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NEW YORK, JUNE, 1916

No. 10

Know all Men by These Presents,

That I, _____
being of sound mind and hard heart, do hereby make, publish and declare
this my

Last Will and Testament

I leave to my wife one washboard, one tub, one well worn clothes wringer
and one old clothes line, believing that she will find them useful after I am gone.

To my friends I leave the memory of my indifference and unusual selfish-
ness. To the serious minded man who tried to insure me in a LIFE
INSURANCE COMPANY I leave recollections of my continued refusal.

To my children I leave some threadbare garments, wornout shoes and an
empty cupboard.

The remainder of my property, to-wit: Some dilapidated furniture,
doctor's bills and sundry debts, I leave to my relations, share and share alike.

My fear of the wrath of a just God I cannot leave and this I take with me.

I leave to posterity this epitaph: "He provided not for his own; not even
for those of his own household."

Witness My Hand, This _____ day of

_____ 1916.

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A TEXT-BOOK

By Dr. S. S. Huebner

Wharton School of Finance and Commerce, University of Pennsylvania

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LEGAL EXPERT ELUCIDATES COURT DECISIONS ON LIFE POLICY CASES

Mature Reflection, He Asserts, Makes Court Decisions on Intricate Problems Seem Reasonable—Some Reviews of Type Cases

By Wendell Stephens, Assistant Attorney General of Colorado

Delivered Before the Colorado Association

Is the average solicitor interested in the legal problems relative to Life Insurance policies? He is. While but comparatively few years ago the soliciting agents' vision was limited to but one thing—commissions—such conditions do not exist to any great extent today. That the solicitor is interested in the legal problems of the business has been clearly manifested in the course of Life Insurance conducted by Columbia University under the direction of Dr. S. S. Huebner, where the legal aspect of policy contracts evoked more discussion and queries on the part of the students than almost any other phase of Life Insurance.

—Editor's Note.

Life insurance has been defined by Charles W. Scovel, Ex-President National Association of Life Underwriters, as being "the scientific incarnation of the square deal." While some of the decisions of our courts on intricate life insurance problems may at first blush seem somewhat unreasonable, upon mature reflection they appear logical and just if we will only keep constantly before us the above definition. In order to administer the "square deal" there are four parties whose rights must be considered by the courts in their decisions: The insured, the insurer, the beneficiary, and the creditors of the insured.

Real Purpose of Life Insurance

The great bulk of life insurance is written for the purpose of protecting the wife and children, or some other near relative of the insured. Therefore it is of great importance that the named beneficiaries should enjoy the proceeds of such insurance even though because of subsequent misfortune, he should leave at his death unpaid creditors. It is therefore of the utmost importance that the life insurance solicitor should be able to, and should advise the applicant how to have the policy written for the purpose of assuring the desired result. In this discussion I have purposely avoided any consideration of the statutes of the various states making exemptions of life insurance in favor of certain designated persons or classes, but have confined myself to the general propositions of law independent of statutes.

Policies are frequently made payable to the insured's estate and there can be no doubt that these may be reached by his creditors, either before, or after his death. There are, of course, certain advantages in having policies written in this way, because of the complete control which the insured may exercise over them, either by way of assignment, surrender for their cash value or securing loans, etc. It must, however, be remembered that what a man owns, or is able thus to control, is available also to his creditors. When policies are payable to the estate there is no assurance that any benefit will be derived by his family. However much insurance he may carry, it may all be required to satisfy the demands of his creditors. Whether he leaves any creditors or not it will be liable to an inheritance tax.

Beneficiary Survival Clause

Some policies are made payable to a wife or children, or a wife and children in case such beneficiaries survive the insured, otherwise to his estate, and the insured probably believes that he has thereby fully protected those whom he has named in the policy, but in this he is not entirely correct, for there is a possibility that the designated beneficiaries may not survive him, in which case the policies become a part of his estate.

Policies may be made payable absolutely to the beneficiary named, that is, payable to her, her executors, administrators or assigns, thus making her interest independent of her surviving the insured. This removes the objection noted in the method just preceding, and if there is no right reserved in the insured to change the beneficiary without her consent or any right to make loans or surrender for cash or any dominion or control whatever in the insured, the policy is the property of the beneficiary and cannot be reached by the creditors of the insured, either during his lifetime or after his death, provided no premiums thereon have been paid in fraud of creditors. If, however, while insolvent, he has paid the premiums on this policy, with money which should have been used to pay his debts, his creditors have a lien on the policy for such premiums within the statute of limitations, which is usually six years. This rests upon the well recognized legal right of a man to make gifts as he may choose as long as he retains property enough to pay his debts, and a policy made payable as just described seems clearly to be a gift to the beneficiary and each premium is a new gift of the amount so paid, making it necessary as has been stated, that the insured should be solvent not only when the policy is issued but as the subsequent premiums are paid; but his creditors could claim only those premiums that were paid when he was insolvent. It is in this form then that a policy should be written in order to make certain that it will protect the beneficiaries, but, of course, this takes the policy out of the control of the insured and makes it impossible for him to assign the policy or secure loans upon it, without the consent of the beneficiary.

Vested Interests Cannot Be Transferred

The Supreme Court of Colorado in *Johnson vs. New York Life Insurance Company*, 56 Colo. 178, 182, held that "Where the policy contains no provisions for a change of the beneficiary, the general rule is that the policy, and the money to become due under it vests immediately in the person named as the beneficiary, and that this interest being vested cannot be transferred by the insured to any other person without the consent of the named beneficiary."

It has also been held that a subsequent divorce will not defeat the right of the person designated in the policy as wife to recover thereunder.

The Supreme Court of this state in *Anderson vs. Groesbeck*, 26 Colo. 3, where the right to change the beneficiary had been reserved, held that where the policy was payable to the wife if she survived her husband, otherwise to his heirs, that as he could have no heirs until his death, there was no restriction on his disposition of the policy by changing the beneficiary after the death of his wife.

Court Decisions on Other Clauses

It has been held where the right to change the beneficiary had not been reserved, that as the beneficiary has a vested interest from the time the policy takes effect, the death of the beneficiary named in the policy before the maturity of the policy by the death of the insured does not defeat the beneficiary's right, and the legal representatives of such beneficiary are entitled to the proceeds. But our court has held in *Anderson vs. Groesbeck* super, that if the interest of the beneficiary is conditioned on surviving the assured, the legal representatives of such beneficiary are not entitled to the proceeds, and the insurance money becomes a part of the estate of the insured as though no such beneficiary had been named.

If the insured does not retain the right to change the beneficiary and he is desirous of absolutely protecting his children he should not make use of the expression the "surviving beneficiary," for if the beneficiary should die before the insured, then the insurance money would become a part of the insured's estate and subject to the claims of his creditors. While if the expression "surviving beneficiary" is not used and the right to change the beneficiary is not reserved and the beneficiary dies prior to the insured, then the insurance would go to the beneficiary's estate upon the subsequent death of the insured.

Where the right to change the beneficiary is reserved, the beneficiary does not have a vested interest in the policy, but a contingent interest depending upon the death of the insured before it can vest in the beneficiary, and is contingent on whether the insured exercises his right to designate some other beneficiary.

Beneficiary Cannot be Changed by Will

The Supreme Court of this state has held in *Finnell vs. Franklin*, 55 Colo. 164, that although the insured has the right to change the beneficiary, he cannot do so by will, but it must be done during the life of the insured and in the manner and form prescribed in the policy, or the by-laws in the case of a fraternal benefit society. The same court again in *Johnson vs. New York Life Insurance Company*, 56 Colo. 182, held that, "In policies like this the general rule is that the beneficiary has an interest in the policy, which, while subject to be defeated by a change of beneficiary, can be defeated only in the manner prescribed in the policy, the charter or by-laws of the company or by statute." In the same case the court said, "It has repeatedly been held where a change of beneficiaries is to be made in a certain manner which includes notice to the insurer, that a disposition of the proceeds by will, not brought to the attention of the insurer during the insured's lifetime, is ineffectual as against the beneficiary named in the policy."

It has been held by some courts that by making the insurance money payable to the devisee of the insured, any interest on the part of the estate of the insured is excluded. But the applicant should be cautioned, in such case, not to neglect making his will and designating the devisee, otherwise the entire insurance would become general assets of insured's estate and be subject to the debts of his creditors.

It has been held that a policy payable to a designated beneficiary, with a right in the insured to change the beneficiary, is so completely within the control of the insured as to be a part of his estate, and would pass to his trustee in bankruptcy.

Beneficiary Must Consent to Cancellation

It has been held by the Supreme Court of Georgia as recently as January 1915, in *Roberts vs. Northwestern National Life Insurance Company*, 85 S.E. 1043, that, "The right reserved by an insured in a policy of life insurance to change the beneficiary does not include the power to surrender and cancel the policy without the consent of the beneficiary. . . . The right to change the beneficiary is quite different from the right to surrender the policy for the purpose of cancellation; as the former contemplates modification and continued existence of the policy, while the latter contemplates its complete destruction."

In bankruptcy cases we find the courts have held that:

A policy of insurance on the life of a bankrupt, having a cash surrender value payable to the bankrupt himself or to his estate or personal representatives, passes to, and vests in, his trustee as assets of the estate in bankruptcy, subject to the right of the bankrupt to redeem the same by paying to the trustees its surrender value.

A policy of insurance on the life of a bankrupt, payable to himself, his executors, administrators, or assigns, no other person having any interest in the policy or its proceeds, will vest in his trustee as assets of his estate, subject to the right of the bankrupt to redeem the same by paying or securing to the trustee its cash surrender value.

Where a policy of life insurance provides that the principal sum shall be paid to the insured himself at the end of a stipulated term of years, if he is then living, or to his wife, if he dies before the expiration of the term, its surrender value is payable to the insured, and the policy will pass to his trustee as assets in bankruptcy, unless redeemed by the bankrupt as provided in the statute.

A policy of insurance on the life of a bankrupt, payable to his wife, is her separate property, and not assets of his estate in bankruptcy.

Where the insured reserves the right to change the bene-

ficiary and the policy has a cash surrender value, is the cash surrender value subject to attachment and garnishment by the creditors of the insured?

Cash Value of Policy Cannot be Attached

The only case bearing at all on this question is the decision of the Supreme Court of Pennsylvania as early as 1886, in *Day vs. The New England Life Insurance Company*, *Garnishee*, reported in 111 Penn. State Reports, 507, where the policy did not have a cash surrender value. However, the reasoning and logic of the court is equally applicable to a policy which has a cash surrender value. The court in rendering judgment for the garnishee and against the creditor said: ". . . at no time during his life could the proceedings upon the attachment have been brought to a final judgment in favor of the attaching creditor, because it could never be known until the death of the assured had actually transpired whether any money would become due upon the policy. The law regarding attachments contemplates, and provides for, actual proceedings resulting in judgment for one party or the other, not for an entire suspension of proceedings for an indefinite and uncertain period. A policy effected at the age of twenty-one, payable at death, might not become payable in fact for sixty or more years. Can it be that an attaching creditor upon such a policy could demand the judgment of a court against the company as garnishee, payable at the death of the assured, or as an alternative claim that the court should suspend all proceedings until the assured shall die? It is incredible. No judgment could be given in advance of death because no court could possibly know for what amount the judgment should be rendered, nor whether any amount would ever become due. On the other hand, an order to suspend proceedings during the life of the assured is so entirely at war with the whole theory of legal process to enforce remedies, so unheard of in the practice, that it has neither precedent to sustain it nor any sound principle to sanction it. . . ."

"It is argued that a life policy is assignable by the assured, and therefore ought to be regarded as attachable as his. The argument is not sound, regarded even as a general proposition, because things are not necessarily attachable because they are assignable. Almost every form of property or right, whether in esse or in posse, is assignable. But many things are not attachable though they are in present existence. Thus wages of labor and money in the hands of an officer of the law are not attachable, the one by force of a statute and the other under the decisions of the courts."

Although the insured may reserve the right to change the beneficiary, and although the policy may have a cash surrender value, it is not his property in the sense that he may do as he pleases with it. According to the decisions hereinbefore cited, he could not surrender his policy and receive the cash surrender value without the consent of the beneficiary. Since the courts attach such value to the contingent interest of the beneficiary as to prohibit the insured from cancelling his policy and receiving the cash surrender value without the consent of the beneficiary, it follows that a creditor of the insured could not have a greater interest in the policy than that of the insured.

In *Tim vs. Franklin*, 87 Ga. 93, the court held that, "As a general rule, creditors cannot reach by garnishment any assets which the debtor himself could not recover from the garnishee."

Policy Settlement is Contingent

As was said in *Kratzenstein vs. Lehman*, 46 N. Y. S. 73: "The right to have the amount of the policy paid depends upon the payment of the premiums as required by the terms of the paper. The duty of the insurer to pay the face of the policy is purely contingent upon the performance by the insured of the conditions assumed by him. . . . During the whole time, until premiums are fully paid, and while the policy is unexpired, it is purely executory on both sides, instead of being an executed contract. There is no absolute debt existing until the contract becomes executed. . . ."

The courts say there is a distinction between an instrument which recognizes on its face the existence of debt, which it promises to pay absolutely and at a particular time, and one which acknowledges no existing debt, but agrees that in certain contingencies, and upon the fulfillment of certain conditions, one shall arise in the future. The distinction is taken between an instrument which upon its face, and by itself, is an evidence of debt absolutely payable, and one in which the payment of the debt depends upon conditions yet to be performed by the person who is to receive the money when it becomes due."

Procedure for Attachment

The remedy of attachment and garnishment which a creditor has under some conditions, is not an inherent right but is one which exists only by virtue of the statute. It being a statutory remedy it can only be invoked by complying with the procedure prescribed by the statute. Under the code of civil procedure of this state, if the insurance company should be garnished by a creditor of the insured for the cash surrender value of the policy, a garnishee summons would be served on the company and it would be required to answer under oath certain interrogatories among which are the following:

First: "Are you in any manner indebted to the defendants, or either of them, either in property or money, and is the same now due? If not due, when is the same to become due?"

Second: "Have you in your possession, in your charge, or under your control, any property, effects, goods, chattels, rights, or choses in action of said defendants, or either of them, or in which he is interested?"

As to the first interrogatory the company would be compelled to answer that it is not indebted to the insured, for the reason that the company is not indebted to the insured for the cash surrender value until the insured, with the consent of the beneficiary, actually surrenders his policy and makes a demand upon the company for the cash surrender value. A creditor cannot surrender the policy for the insured, neither can he compel the insured to do so. The policy being an executory contract, the company could not state in its answer to the first interrogatory as to when an indebtedness would become due, as it may never become a debt due the insured, as he may die without the policy ever being surrendered.

As to the second interrogatory, the company would be compelled to answer that it does not have in its possession, in its charge or under its control any property of the insured, for the reason that the cash surrender value is not the property of the insured and may never become his property. It is property in which the insured has a contingent interest, but it is not vested interest and may never become vested. Although the company sets aside each year a reserve on the policy and is ready at any and all times to pay the insured the cash surrender value, it is not the property of the insured and may never become his property, and will not become so until the insured, together with the beneficiary, takes the necessary steps to cancel the policy and demand the cash surrender value.

Beneficiary's vs. Insured's Interest

If a court *should* hold that the contingent interest of the insured in the cash surrender value, was a sufficient interest in property as to be the subject of garnishment, then the court would be confronted with the decisions holding that the beneficiary's contingent interest in the cash surrender value is such as to prevent the surrender of the policy without her consent.

Another reason as to why the cash surrender value could not be the subject of garnishment is, that garnishment proceedings contemplate the rendering of a final judgment for a definite amount. The court could not render a final judgment as it would not know who would eventually become the owner of the cash surrender value; and if the insured should

ever become the owner thereof, the court could not determine when, and therefore, the court could not determine the amount of the cash surrender value at the time the insured might become the owner. Thus the court would have to postpone the entry of final judgment in the garnishment proceedings indefinitely, in fact, possibly until the death of the insured, as it could not be ascertained prior thereto whether he and the beneficiary were ever going to surrender the policy.

In conclusion I would say that under the laws of this state it is certain that the cash surrender value could not be reached by garnishment proceedings, even though the insured may have reserved the right to change the beneficiary.

In order to absolutely protect the beneficiary a policy should be so written in the first instance. It is not safe to wait until financial reverses arrive and then change a self or alternative policy to one payable absolutely to the beneficiary as subsequent insolvency or bankruptcy might make it possible to attach such change as being in fraud of creditors.

The Fullest Measure of Protection

To protect in the fullest possible measure the interests of the beneficiaries, policies should be made payable to them absolutely without any reservation to the insured of the right to change the beneficiaries. In such case, of course, if a loan is to be procured or assignment to be made, it would be necessary that the beneficiaries should join in making such loan or assignment, and this could not be done while the beneficiaries are minors or under any legal disability. These disadvantages, however, seem relatively insignificant as compared with the protection afforded to the beneficiaries.

In the final analysis the question as to how the applicant should answer the interrogatory in the application, as to whether he will reserve the right to change the beneficiary, is summed up in one question. What is the prime motive that has prompted the applicant to insure his life? If it is protection for those dependent upon him, then why not assure himself that they are going to receive that protection?

EXPERT INVESTMENT SERVICE

"One reason why I carry life insurance," said a very prominent merchant in one of the largest cities in the country, "is because my income is so uncertain that I am simply compelled to save it in lumps when it does come in. As to income, it's either a feast or a famine with me, though I have to work just as hard when nothing is received as I do at any other time. I cannot spare the effort to look after investments, and by taking life insurance I do not have to. The insurance companies attend to it for me. They act as my agent and relieve me of all thought or anxiety on this score.

"And they do it much better than I can. Before I took life insurance, I made investments in several enterprises that promised well. I had to take the opinion and judgment of friends who really knew no more than I did. We took chances, 'went it blind,' and generally lost. Insurance company managers are in the investment business. They are experts; practice in handling large sums and constant study of the investment market—whose intricacies I am not ashamed to admit are simply Greek to me—warrant their right to the title. They lump my money with that of thousands of others, invest it, collect the interest, and reinvest it.

"I am now saving \$2,000 a year with life insurance companies, but the same expert service they are giving me they also give the man who saves \$20, \$200, or \$10,000 a year with them. I say that I am 'saving' \$2,000 a year in life insurance; for, though I am trying to save money in other ways, I cannot and never do feel the same confidence in its security as I do about the money I have put into life insurance premiums."—*New England Pilot.*

NORTHWEST CONGRESS WINS PLAUDITS OF EVERY DELEGATE

Nearly 300 Delegates Present—Resolutions for Standardization of Agents Adopted Unanimously—

Addresses Point Way for Many Improvements—Open Forum Talks Prove Their Worth

The Northwestern Congress of Life Underwriters, which was held May 25 and 26, at the Twin Cities, was the first gathering of this character ever held in the Mississippi Valley. In attendance, and interest and enthusiasm manifested in the business sessions, the sanguine anticipations of those who stood sponsors for the movement were far surpassed. Representatives from all life underwriters associations in Minnesota, Wisconsin, Iowa, North and South Dakota, were present, and the following associations were especially well represented: St. Paul, Minneapolis, Duluth, Milwaukee, Madison, La Crosse, Des Moines, Cedar Rapids, Waterloo, Davenport, Sioux Falls, Sioux City and Fargo.

The largest delegation from any particular association was twenty-six underwriters from Des Moines. The representatives of the Des Moines association lost no time in starting a movement to secure the next Congress in their city, and they succeeded in doing so. This association was also awarded a loving cup offered by the Twin Cities associations for the largest delegation. Another cup awarded for the largest delegation not affiliated with a life underwriters association, was given to the Stephenson & Melone, General Agency of the Northwestern Mutual at Rochester, Minn.

The Opening Session: Minneapolis

The congress met the first day in Minneapolis and the gavel fell shortly after 10 o'clock. Right here, too, it may be said that all through the entire program the lost time was gradually made up and attendance at the meetings probably created a new record.

Warren M. Horner, president of the Minneapolis association, then introduced the Rev. L. A. Crandall, D.D., who delivered the invocation. Following the invocation, Mayor W. G. Nye greeted the assembly in the words of Hiawatha:

"All our town in peace awaits thee,
All our doors stand open for thee."

E. J. Couper, president of the Minneapolis Civic & Commerce Club, made the address of welcome, and G. J. Carlson, local superintendent of the Metropolitan, took the chair. He first introduced National Secretary Larson, of Madison, Wis., who read an exceptional paper on "Organization." The paper will be published in a later issue.

Mr. Larson was followed by I. Kaufmann, local general agent of the Northwestern Mutual, with an address on "Life Insurance Salesmanship." Mr. Kaufmann's talk consisted of series of brief facts that carried weight. Among them were: Let the other man talk at the beginning of an interview; hold yourself more to the insurance need rather than the plan and company, as the latter excites competition; avoid technical explanations and use short sentences and common sense arguments; and that the mortality among investments is higher than among people.

Speaking on the "Social Value of Life Insurance," Harry O'Brien, of South Dakota, said: "But the far greater benefit to society of the life insurance policyholder, because of the lesson of thrift, is that he becomes a firmer man, a more substantial thread in the fabric." The speaker then went on to outline how the slow, steady saving taught a man the difference between the get rich quick schemes and the things worth while and how it increased his value to the state as a citizen.

The final address of the morning session came from J. S. Hale, assistant actuary of the Northwestern National, on "Life Insurance as a Science." Mr. Hale stated that a reasonable knowledge of the principles of life insurance should be the requisite of any agent. Three principles are involved, he said, and they are: the observance and tabulation of vital

statistics into the mortality tables; the application thereto of the laws of probability and the law of averages; and the operation of interest on money. As proof of the infallibility of these principles, what evidence, asked the actuary, is better than the trust imposed in old line insurance companies?

A fitting finale to the morning program was a number of five minute talks for delegates only. J. E. Meyers, agency manager of the Aetna, presided, and under his able guidance many interesting facts regarding methods of approach developed.

The noon hour was given over to a luncheon tendered by the Minneapolis association at the Hotel Radisson, after which the session was resumed with National Secretary Larson in the chair.

Afternoon Session: First Day

He introduced G. W. Harrison, of the congress committee from St. Paul, who read the first paper of the afternoon on "Life Companies as Trustees." Tracing briefly the noteworthy achievements of life insurance through the past fifty years, he led up to his initial point.

"Every law on the statute books of all the states, every thought, every action, and every conception with relation to the life insurance business has been safety first." Drawing word sketches of how life insurance had come to have an influence on every phase of human endeavor, the speaker finally argued that as it now stood, it is the one trustee whose acts are incontestible.

The next speaker scheduled was H. D. Neely, general agent of the Equitable, who was to speak on "Reminiscences," but was absent. Lorin Hord, general agent of the Home of New York, at Minneapolis, was substituted at the last minute. Mr. Hord was one of those who helped to write the famous Shevlin case and he related some interesting anecdotes in connection with it.

Professor R. R. Price, of the University of Minnesota, followed the former speaker with a paper on "Individual Efficiency." Asserting that efficiency, as it has come to be known, is about due for a reaction, there is a form of efficiency, he said, for which he wished to plead. Some men, he asserted, make the pursuit of a livelihood their chief aim in life; some just living their life, the chief thought. But real personal efficiency consists in building a well-rounded and symmetrical life composed of both of these elements.

"The Home Office" then came up for discussion by H. S. Nollen, vice-president of the Equitable of Iowa, in which the dominant note was, the warm relation that lies between the agent and the company.

Open forum for delegates, presided over by A. F. Colwell, agency manager for the Union Central, completed the day's meetings.

The Opening Session: St. Paul

The morning session of the second day was called to order in St. Paul by M. J. Dillon, president of the St. Paul association. Governor Burnquist was then introduced and gave a hearty address of welcome to the assembled delegates. Mr. G. W. Harrison proceeded to take over the control, and introduced B. N. Waller, general agent for the Northwestern Mutual at Milwaukee. Speaking on "Business Life Insurance," Mr. Waller told specifically every contingency arising that had contributed to the phenomenal rise of this form on insurance. He remarked on the broad field that there still was for it and closed with the thought that every solicitor would do well to follow: "If every solicitor would suggest this once a day to some firm in his field, he would be astonished at the end of the year at the results."

"By-Products of Life Insurance" was the subject of the next paper. E. W. Randall, president of the Minnesota Mutual, was the speaker and many interesting points were brought out. Among them were: that there was no thought of the development of by-products at the inception of life insurance, how the money invested had aided in the commercial growth of the country, how the necessity of saving had made for better citizens and caused the growth of thrift,

how the medical work had aided in the conservation of life, and how insurance had built credit.

Following President Randall, J. W. Fisher, M. D., medical director of the Northwestern Mutual, read a paper on "Medical Selection, from the Examiner's Viewpoint." The paper was taken up chiefly with a history of the development of medical science as related to life insurance, and how the study of different diseases had led to special risks.

The morning council concluded with a paper on "Advertising," by J. H. Mitchell, president of the Mitchell Advertising Agency. The complete text will be found in a later issue.

A luncheon, given by the St. Paul association, was then served at the Hotel St. Paul and photographs were taken of the assemblage.

Afternoon Session: Second Day

The afternoon meeting convened with Hon. John A. Hartigan, superintendent of agents for the Equitable, presiding.

F. T. McNally, general agent of the Massachusetts Mutual, opened the talks with a paper on "The Ideal Agent." The speaker's ideal agent was a *MAN* who worked, not as the genius works for love of the thing, but for those he loves. Throughout, the address was an allegory of the human interest order.

H. W. Parker, president of the Minneapolis Bankers' Trust & Savings Bank, was the next with a paper on the "Relation of Life Insurance to Finance." Mr. Parker stated that the prosperity of America, of late years, had induced the average citizen to become careless of his resources and that an educational campaign was necessary to awaken him. This fact is becoming recognized, he pointed out, and the growth of business life insurance is proving it. The complete paper will appear at a later date in this journal.

Following the former speaker, one of the most brilliant talks of the day, an analyzation of "Welfare Insurance," was delivered by Warren M. Horner.

"There is a welfare problem in the United States of America, and," asserted the speaker, "life insurance is the ameliorating instrument."

Mr. Horner then made the astounding statement that criminal and other incompetent classes imposed a tax on the taxpayers of this country of a billion dollars a year, ten years' interest on which is equal to the one year's agricultural wealth productivity of this country. It is the mental slant that is wrong with our citizens, the speaker said, and compulsory insurance will come unless the life companies and agents come together in a clean wholesome combination for more enlightenment, better service, and greater standardization of men and methods.

"Successful Systematic Soliciting" was the topic discussed in a paper by G. R. Douthit, general agent of the Equitable; and this was followed by an address, "Banking Relations of the New Agent," by F. H. Scofield, president of the La Crosse association. In his paper Mr. Scofield took up the matter of the agent extending credit to his policyholders. Mentioning the gradual decrease in the earnings of a new full time agent and its disheartening effect upon him, the speaker advocated that the general agent aid the solicitor in establishing credit at the local bank. It was his experience, he said, that it had produced remarkable results.

A plea for lower taxation and a convincing attack upon state insurance was delivered by the Hon. S. D. Works, insurance commissioner for Minnesota; and open forum conducted W. D. Bowles, president of the Des Moines association, concluded the final session.

The Climax

The curtain was now raised for the climax. It had been proposed in open forum in one of the earlier meetings that a resolution for the standardization of agents be drawn up for presentation to the commissioners of the states represented at the congress. A committee had been appointed to draft such a document and it was now called upon to present it. The resolution was read and passed without a dissenting vote amid

intense enthusiasm. The denouement followed quickly when G. W. Harrison presented the Des Moines delegation and the delegates from the Stevenson and Melone general agency of the Northwestern Mutual at Rochester, Minn., with handsome loving cups, donated by the Twin Cities. The congress was then officially adjourned.

The Banquet

A banquet was served the same night under the auspices of both of the local associations, at the Hotel St. Paul. The great hall of the hotel was filled to overflowing, an excellent menu was provided, toasts were given and responded to, and wit and humor played at battledore and shuttlecock.

The Hon. T. D. O'Brien, ex-commissioner for Minnesota, acted as toastmaster, and a number of addresses were delivered. Among them were: "What I Don't Know About Life Insurance," by J. T. Baxter, president of the Northwestern National; "Standardized Representation," by the Hon. M. J. Cleary, commissioner for Wisconsin; "Co-ordination," by National Secretary Larson; "Life Insurance as Related to Religion," an inspiring address by Rev. H. P. Dewey, D.D.; and "Incontestability," by L. C. Hodgson, secretary to the mayor of St. Paul.

STANDARD OF FITNESS FOR AGENTS

A resolution adopted unanimously by the Northwest Congress of Life Underwriters held May 26-27 at the Twin Cities.

WHEREAS: The purpose of the Northwest Congress of Life Underwriters is to promote the practice in field work of the principles founded upon high ethical and moral standards, to the end that the constantly increasing demands of the public for wider uses of life insurance may be met with appropriate professional service; therefore, be it

RESOLVED: That we recommend to the several associations of life underwriters represented in this congress, that they take appropriate action at as early a date this year as practicable, looking toward the adoption by the several states of a *suitable standard of fitness* for representing a life insurance company in the field, to which a prospective agent or applicant for a license must attain, before he is granted by the state the authority to act in the capacity of agent for a life insurance company or enjoy any of the privileges, responsibilities or emoluments attaching to such position.

In determining whether a person has attained to the standard that may be established, the commissioner of insurance shall require answers to certain questions over the signature of the applicant for a license duly attested before a Notary Public or other officer duly authorized to take acknowledgments. And be it further

RESOLVED: That this congress go on record as favoring the following method of procedure:

For the purpose of obtaining a certificate of authority from the Commissioner of Insurance for the State of..... to solicit life insurance for the..... Insurance Company..... I do solemnly swear that the answers to the following questions are true and correct, full and complete:

(1) Do you now, or have you in the last twelve months, held a certificate to solicit life insurance? If so, give the name of the company.

(2) Has any life insurance company canceled its contract with you in the last twelve months? If so, give the facts and name of the company.

(3) Have you, within the last twelve months, sold or agreed to sell, a policy of insurance for less than the premium stipulated in the policy? If so, give the facts and name and address of the insured.

(4) Have you, within the last twelve months, exchanged a policy of insurance for other property for which you received less in cash than the premium stipulated in the policy? If so, give the facts and name and address of the insured.

(5) Have you, within the last twelve months, directly or indirectly, refunded to the insured any part of the premium upon an accepted policy? If so, give the facts and name and address of the insured.

(6) Have you within the last twelve months paid or promised to pay, directly or indirectly, a commission or anything of value to any one to aid or assist you in soliciting insurance, other than a licensed agent of the company represented by you? If so, give the facts and name and address of the person.

(7) Have you, within your knowledge, within the last twelve months, caused the lapsation of a policy of life insurance? If so, give the facts and name and address of the insured.

(8) Have you, within the last five years, failed to return the money paid or note given for insurance, when the policy was not delivered? If so, give the facts and name and address of the applicant or applicants

(9) Give the amount of the nets and advances, if any, you owe the company or its general agent or agents, above named.

(10) Is any part of it due; and has the company or its general agent or agents demanded payment of same?

(11) Do you owe any other life company or its general agent or agents for nets? If so, give the facts and name of the company, or its general agent or agents, amount of nets and when due.

(12) Do you owe any other company or its general agent or agents for advances? If so, give the facts and name of company or its general agent or agents, amount of advances and when due.

(13) Give three satisfactory references. Give name, occupation and address of each reference.

Name	Occupation	Address
Applicant.		

Subscribed and sworn to before me this.....day of

Notary Public for.....

On the back of the affidavit the following instructions are printed:

By reason of the fact that this Department has a large number of applications annually for insurance certificates it cannot and will not write letters calling for omitted information which should have been given in answer to the questions on the reverse hereof.

When this department has asked for "facts" it wants "all the facts" and not opinions and conclusions and wants both sides fairly stated without bias or prejudice so that it may pass upon any controversy fairly and justly to all concerned.

When space in the affidavit will not permit of a detailed statement of the facts, it should be made and attached to the affidavit and made a part thereof.

When an indebtedness is admitted, to another insurance company, or its general agent or agents, an itemized statement should be attached with a statement of the nature of same. The companies are requested not to send to this office and application without full proof of the facts desired.

Before the licenses shall have been issued the Commissioner of Insurance shall have satisfactory evidence as to the moral character of the applicant who must pass a satisfactory written examination before a properly constituted authority on the following:

Short definition of insurance.

Short definition of life insurance; name four uses of life insurance.

Define: Life; Endowment and term policies.

Define: Annuity.

Short definition of legal reserve; net premium; loading; and dividend.

W. M. HORNER, General Agent,
Provident Life & Trust Co., Minneapolis.

F. C. BUTTS, General Agent,
John Hancock Life Insurance Co., Minneapolis.

M. J. DILLON, General Agent,
Pacific Mutual Life Ins. Co., St. Paul.

J. E. MEYERS, Manager,
Aetna Life Ins. Co., Minneapolis.

J. J. AHERN, Manager,
Mass. Mutual Life Ins. Co., Minneapolis.

A. C. LARSON, Secretary,
National Association of Life Underwriters, Madison, Wis.

BYRON H. TIMBERLAKE, General Representative,
Provident Life & Trust Co., Minneapolis.

LORIN HORD, General Agent,
Home Life Ins. Co., Minneapolis.

H. T. MILLER, Agency Director,
New York Life Ins. Co., Minneapolis.

A. F. COLWELL, Manager,
Union Central Life Ins. Co., Fargo, N. D.

COMMITTEE.

MEMBERSHIP CAMPAIGN NOW ENTERING THE HOME STRETCH

Membership Committee Making Every Effort to Fill Quotas—No Solicitor Can Afford Not to Belong

With the issuance of this number of the News ninety days of the National Membership Campaign will have passed and but sixty will remain to complete the filling of the assigned quotas. The campaign will close August 1. At the beginning of the year, the National Association had a membership of 4,659. The assigned quotas amount to 2,750. This will total 7,309 on August 1, leaving just 2,961 members to be secured at large before the convention in St. Louis in September.

W. Dwight Mead, chairman of the membership committee, to whom a large share of the credit for the efficiency of the campaign is due, writes: "In view of the fact that the most successful organizational campaigns have been conducted in decisive periods of time, the officials who are in charge of this canvass are endeavoring to attain the best results by the use of like methods. No legitimate underwriter should escape solicitation."

In the April issue of the News there appeared nineteen specific reasons why a man should belong to the Association. The May cover presented another equally strong set of arguments by National President Woods. Insurance journals everywhere have taken up the movement and are giving generously of their space. Furthermore the various companies have recognized the benefits they are obtaining from the National Association, and have offered, individually, to do everything possible to further the interests of the campaign through their home office publications. The time has arrived when every man is going to need the association, locally and nationally, and it will be a hard matter for a man to refuse utterly to join.

The "Preparedness" movement is sweeping the country. Insurance men believe in it and are actively advocating it. You hear it on every solicitor's tongue. Prepare—prepare against financial stringency, death, all sorts of contingencies. Believing in this onrush, the fieldman must accept what he advocates and be prepared. He, with his fellow members must be ready to present a solid front on such questions of legislation, education, or regarding ethics, as will arise.

In the past there have been men who have persisted in remaining outside of the association. These same men have been benefited by the association's work. This has been unfair, and in future the man who will not join should be frowned upon. This does not mean conscription, rather the irresistible sweep of a cyclone. All members admitted to the association now will count on the percentage basis toward the winning of the cup offered for your division.

THE MEMBERSHIP CONTEST

The race for new members is on. "10,000 by September, is the slogan." Results will be made known at the St. Louis Convention.

The following list of associations, with their assigned quotas, will appear from month to month in the News. As each association notifies the editor of the fulfilling of its quota, a star will be placed opposite the name of the association. In this way local associations will know just how they stand as compared with other local associations in the same district.

THE NORTHEASTERN DISTRICT

Supervisor:

VERNON B. SWETT,

Provident Life & Trust Co.,
30 State St., Boston, Mass.

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut.
Boston Life U-W Assn., Boston, Mass. 1915 membership, 186. Quota 100.
Connecticut Life U-W Assn., Bridgeport, Conn. 1915 membership, 81. Quota 40.
Maine Life Underwriters Assn., Portland, Me. 1915 membership, 33. Quota 25.
Life U-W Assn. of Central Mass., Worcester, Mass. 1915 membership, 36. Quota 25.
Life U-W Assn. of Western Mass., Springfield, Mass. 1915 membership, 27. Quota 15.
New England Women's Assn. of Life U-W, Boston, Mass. 1915 membership, 18. Quota 10.
New Hampshire Life U-W Club, Manchester, N. H. 1915 membership, 22. Quota 15.
Rhode Island Life U-W Assn., Providence, R. I. 1915 membership, 32. Quota 15.

THE MIDDLE EASTERN DISTRICT

Supervisor:

HOWARD B. SALOT

Germania Life Ins. Co.,
Majestic Bldg., Detroit, Mich.

West Virginia, Ohio, Kentucky, Indiana, Michigan.
Life U-W Assn. of Akron, Akron, Ohio. 1915 membership, 26. Quota 13.
Cincinnati Life U-W Assn., Cincinnati, Ohio. 1915 membership, 91. Quota 50.
*Cleveland Life U-W Assn., Cleveland, Ohio. 1915 membership, 100. Quota 60.
Life U-W Assn. of Columbus, Ohio, Columbus, Ohio. 1915 membership, 42. Quota 25.
Dayton Assn. of Life U-W, Dayton, Ohio. 1915 membership, 48. Quota 25.
Detroit Life U-W Assn., Detroit, Mich. 1915 membership, 75. Quota 60.
Evansville Assn. of Life U-W, Evansville, Ind. 1915 membership, 21. Quota 10.
Grand Rapids Life U-W Assn., Grand Rapids, Mich. 1915 membership, 20. Quota 15.
Indiana Assn. of Life U-W, Indianapolis, Ind. 1915 membership, 44. Quota 25. Northern Indiana Life U-W Assn., Ft. Wayne, Ind. 1915 membership, 12. Quota 12.
Kalamazoo Life U-W Assn., Kalamazoo, Mich. 1915 membership, 12. Quota 12.
Lansing Life U-W Assn., Lansing, Mich. 1915 membership, 20. Quota 15.
Lima Assn. Life U-W, Lima, Ohio. 1915 membership, 10. Quota 10.
South Bend Life U-W Assn., South Bend, Ind. 1915 membership, 11. Quota 15.
Toledo Assn. Life U-W, Toledo, Ohio. 1915 membership, 26. Quota 25.
*Youngstown Life U-W Assn., Youngstown, Ohio. 1915 membership, 24. Quota 20.
Zanesville Assn. Life U-W, Zanesville, Ohio. 1915 membership, 10. Quota 15.
Blue Grass Assn. Life U-W, Lexington, Ky. 1915 membership, 24. Quota 15.
Louisville Assn. Life U-W, Louisville, Ky. 1915 membership, 41. Quota 25.
Kanawha Assn. Life U-W, Charleston, West Va. 1915 membership, 13. Quota 13.

THE METROPOLITAN DISTRICT

Supervisor:

EDWARD S. BRASHEARS,

Union Central Life Ins Co.,
Bond Bldg., Washington, D. C.

Delaware, New Jersey, Pennsylvania, New York, Maryland and District of Columbia.
Baltimore Life U-W Assn., Baltimore, Md. 1915 membership, 50. Quota 25.
Life U-W Assn. of Buffalo, Buffalo, N. Y. 1915 membership, 85. Quota 50.

Capital Dist. Life U-W Assn., Albany, N. Y. 1915 membership, 42. Quota 25.
*Central Pennsylvania Assn. Life U-W, Harrisburg, Pa. 1915 membership, 34. Quota 17.
Delaware Assn. Life Underwriters, Wilmington, Del. 1915 membership, 17. Quota 10.
Dist. of Columbia Life U-W Assn., Washington, D. C. 1915 membership, 31. Quota 25.
Erie County Life U-W Assn., Erie, Pa. 1915 membership, 28. Quota 20.
Life U-W Assn. of New York, New York City. 1915 membership, 508. Quota 250.
Philadelphia Assn. of Life U-W, Philadelphia, Pa. 1915 membership, 150. Quota 100.
Pittsburg Life Underwriters Assn., Pittsburg, Pa. 1915 membership, 219. Quota 125.
Life Underwriters Assn. of Rochester, N. Y. 1915 membership, 85. Quota 40.
Scranton Assn. of Life U-W, Scranton, Pa. 1915 membership, 19. Quota 15.
Life Underwriters Assn. of Syracuse, Syracuse, N. Y. 1915 membership, 67. Quota 35.
Life U-W Assn. of Utica, N. Y. Utica, N. Y. 1915 membership, 23. Quota 20.

THE WESTERN DISTRICT

Supervisor:

W. DWIGHT MEAD,

Pacific Mutual Life Ins. Co.,

557 Stuart Bldg., Seattle, Wash.

Montana, Idaho, Wyoming, Colorado, Utah, Nevada, Arizona
Spokane Assn. Life U-W, Spokane, Wash. 1915 membership, 30. Quota 20. Chairman Membership Committee, R. J. Sisson, Mutual Life Ins. Co, Spokane, Wash.
Colorado Assn. Life U-W, Denver, Colo. 1915 membership, 23. Quota 23. Chairman Membership Committee.
Gen State Life U-W Assn., Boise, Idaho. 1915 membership, 13. Quota 13. Chairman Membership Committee.
Utah Assn. Life U-W, Salt Lake City, Utah. 1915 membership, 20. Quota 20. Chairman Membership Committee.
*Life U-W Assn. of North Western Montana, Missoula, Mont., 1915 membership, 12. Quota 8. Chairman Membership Committee.
Butte Life U-W Assn., Butte, Mont. 1915 membership, —. Quota —. Chairman Membership Committee.

THE CENTRAL DISTRICT

Supervisor:

M. J. DILLON,

Pacific Mutual Life Ins., Co.,

Commerce Bldg., St. Paul, Minn.

Missouri, Illinois, Iowa, Wisconsin, Minnesota, North Dakota, South Dakota and Nebraska
Life U-W Assn. of Chicago, Chicago, Ill. 1915 membership, 131. Quota 150.
Davenport Assn. of Life U-W, Davenport, Ia. 1915 membership, 19. Quota 20.
Duluth Assn. Life U-W, Duluth, Minn. 1915 membership, 14. Quota 15.
Ft. Dodge Life U-W Assn., Ft. Dodge, Iowa. 1915 membership, 12. Quota 10.
The Iowa Life U-W Assn., Des Moines, Ia. 1915 membership, 85. Quota 40.
Lincoln Life U-W Assn., Lincoln, Neb. 1915 membership, 21. Quota 20.
Madison Life Ins. Agents' Assn., Madison, Wis. 1915 membership, 26. Quota 20.
Minneapolis Assn. Life U-W, Minneapolis, Minn. 1915 membership, 56. Quota 40.
Minnesota Life U-W Assn. of St. Paul, St. Paul, Minn. 1915 membership, 40. Quota 30.
Life U-W Assn. of Nebraska, Omaha, Nebr. 1915 membership, 25. Quota 20.
North Dakota Life U-W Assn, Fargo, N. D. 1915 membership, 22. Quota 15. Life U-W Assn. of St. Louis, St. Louis, Mo. 1915 membership, 166. Quota 100.
South Dakota Life U-W Assn., Sioux Falls, S. D. 1915 membership, 11. Quota 10.
Life U-W Assn. of Springfield, Mo. Springfield, Mo. 1915 membership, 17. Quota 15.
Sioux City Assn. Life U-W, Sioux City, Iowa. 1915 membership, 19. Quota 10.
Life U-W Assn. of Cedar Rapids, Cedar Rapids, Ia. 1915 membership, 17. Quota 8.
Milwaukee Assn Life U-W, Milwaukee, Wis. 1915 membership, 23. Quota 15.
Life U-W Assn. of LaCrosse, LaCrosse, Wis. 1915 membership, 23. Quota 12.

THE TEXAS DISTRICT

Supervisor:

ORVILLE THORP,

Kansas City Life Ins. Co.,

Wilson Bldg., Dallas, Tex.

Texas, New Mexico, Louisiana, Arkansas, Kansas, Oklahoma.
El Paso Assn. of Life U-W, El Paso, Tex. 1915 membership, 32. Quota 16.
Life U-W Assn. of Louisiana, New Orleans, La. 1915 membership, 92. Quota 46.

North Louisiana Assn. of Life U-W, Shreveport, La. 1915 membership, 20. Quota 15.
 Oklahoma Life U-W Assn., Oklahoma City, Okla. 1915 membership, 120. Quota 60.
 Life U-W Assn. of Kansas City, Kansas City, Mo. 1915 membership, 54. Quota 54.
 Little Rock Life U-W Assn., Little Rock, Ark. 1915 membership, 13. Quota 13.
 New Mexico Life U-W Assn., Albuquerque, N. M. 1915 membership, 11. Quota 11.
 Cent. Texas Assn. of Life U-W, Waco, Tex. 1915 membership, 32. Quota 16.
 North Texas Assn. of Life U-W, Dallas, Tex. 1915 membership, 125. Quota 65.
 South Texas Assn. of Life U-W, Houston, Tex. 1915 membership, 41. Quota 41.
 Southwest Texas Assn. of Life U-W, San Antonio, Tex. 1915 membership, 32. Quota 20.
 Topeka Assn. of Life U-W, Topeka, Kans. 1915 membership, 20. Quota 15.
 Wichita Life U-W Assn., Wichita, Kans. 1915 membership, 23. Quota 15.

THE SOUTHEASTERN DISTRICT

Supervisor:

THOMAS H. DANIEL,

Union Central Life Ins. Co.,

Fourth National Bank Bldg.,
 Atlanta, Ga.

Georgia, Florida, Alabama, Mississippi, North Carolina, South Carolina, Tennessee, Virginia.
 Atlanta Assn. Life Insurers, Atlanta, Ga. 1915 membership 45. Quota 45.
 Chattanooga Assn. Life U-W, Chattanooga, Tenn. 1915 membership, 25. Quota 25.
 Florida Assn. Life U-W, Tampa, Fla. 1915 membership, 23. Quota 15.
 Jacksonville Assn. Life U-W, Jacksonville, Fla. 1915 membership, 16. Quota 10.
 Knoxville Assn. Life U-W, Knoxville, Tenn. 1915 membership, 23. Quota 20.
 Macon Life U-W Assn., Macon, Ga. 1915 membership 18. Quota 15.
 Memphis Life U-W Assn., Memphis, Tenn. 1915 membership, 17. Quota 20.
 Mississippi Assn. Life U-W, Jackson, Miss. 1915 membership, 37. Quota 17.
 Mobile Life U-W Assn., Mobile, Ala. 1915 membership, 10. Quota 10.
 Montgomery Life U-W Assn., Montgomery, Ala. 1915 membership, 9. Quota 10.
 *Nashville Assn. Life U-W, Nashville, Tenn. 1915 membership 12. Quota 12.
 Norfolk-Tidewater Life U-W Assn., Norfolk, Va. 1915 membership, 10. Quota 10.
 North Carolina Assn. Life U-W, Raleigh, N. C. 1915 membership, 17. Quota 15.
 Richmond Assn. Life U-W, Richmond, Va. 1915 membership, 47. Quota 25.
 Roanoke Assn. Life U-W, Roanoke, Va. 1915 membership, 10. Quota 10.
 Life U-W Assn. of Savannah, Savannah, Ga. 1915 membership, 17. Quota 15.
 *South Carolina Life U-W Assn., Columbia, S. C. 1915 membership, 29. Quota 20.
 Valley of Virginia Assn. Life U-W, Staunton, Va. 1915 membership, 19. Quota 10.
 Anderson Assn. Life U-W, Anderson, S. C. 1915 membership, 16. Quota 10.

THIRTEEN MISTAKES IN LIFE

Judge Paul J. McCormick, of New York City, famous jurist and notable student of men, recently announced the following "Thirteen Mistakes of Life."

"To attempt to set up your own standard of right and wrong."

"To try to measure the enjoyment of others by your own."

"To expect uniformity of opinions in this world."

"To fail to make allowance for inexperience."

"To endeavor to mould all dispositions alike."

"Not to yield in unimportant trifles."

"To look for protection in our own actions."

"To worry ourselves and others about what cannot be remedied."

"Not to help everybody, wherever, however and whenever we can."

"To consider anything impossible that we cannot ourselves perform."

"To believe only what our finite minds can grasp."

"Not to make allowance for the weaknesses of others."

"To estimate by some outside quality when it is that within which makes the man."—*The International Lifeman.*

STANDING COMMITTEES, 1915-1916

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 149 Broadway, New York City.
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INSURANCE FOR CREDIT

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 817 Mutual Bldg., Richmond, Va.

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HUBERT H. WARD, Chairman,
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 MAURICE H. STEARNS, Providence, R. I.
 W. A. R. BRUEHL, Cincinnati, Ohio.

SELLING POINTS

NO news matter is read with such avidity by the life underwriter as new and novel selling points. *THE NEWS* will endeavor to maintain in subsequent issues a department containing new arguments in life insurance salesmanship. The success of this department depends upon members of the National Association. Send in your best selling argument to the Editor and receive a score of valuable ideas in return.

SCIENCE UNDERLYING AD-WRITING CAN BE APPLIED TO SOLICITING

An Adaptation of Principles Set Forth by Dr. W. D. Scott, New Research Bureau Head, in His
"Psychology of Advertising"

Somewhere, recently, it has been said that selling life insurance is like writing good advertising copy. It would have been hard to have created a more perfect simile; they do bear a distinct resemblance to each other. Influencing a man by means of print is different from overcoming his objections to life insurance in one particular: *the former fertilizes the ground for a group of sales, the latter sells the individual.* However, the same principles of psychology, and as National ex-President Charles W. Scovel has said, "the use of the common tongue," apply to both.

Printers' Ink, as far back as 1907, remarked, "Scientific advertising follows the laws of psychology. The successful advertiser, either personally or through his advertising department, must study psychology. He must understand how the human mind acts. He must know what repels and what attracts. He must know what will create interest and what will fall flat. . . . He must be a student of human nature, and he must know the laws of the human mind."

Since psychology is, in the main, such a broad subject that the average, hard-working solicitor has little time to devote to it, it is possible that a psychology of advertising written specifically for the ad copy man, may hold a few facts of interest for the fieldman.

What motives will move a man to purchase a policy? Dr. Scott, who has recently been appointed head of the Bureau of Scientific Sales Research in Pittsburg, in his Psychology of Advertising, analyses the mind and feeling from this standpoint. Then it becomes a matter of finding the best possible application of one or more of these principles.

In the beginning this writer makes the general classification: Memory. There are four distinct avenues, he holds, through which appeal may be made to this motive. By repetition, a repeated driving home of the argument; by intensity, the strength of a certain fact in the talk; the association of ideas, that is, appealing to the prospect in such a way as to cause a mental picture of some fact or occurrence that he will associate with your argument.

The next division is "pleasure and pain," pleasure being construed to mean joy, love, benevolence, gratitude, pride, etc.

"Every pleasurable and painful experience has a direct reflex action on the bodily functions, also on the mind," says Scott, and draws the conclusion, "In pleasure our minds expand. We become extremely suggestible, and are likely to see everything in a favorable light." A man's ideals are usually where his sympathy lies, therefore an appeal to his sympathies would be likely to produce that feeling of pleasure. Furthermore, this appeal is positive to attract the attention.

The instincts are still strongly dominant in man. "The individual acts instinctively toward everything he may call my or mine," asserts the scientist.

His classification of them, as concerns the solicitor, is as follows; the hoarding or proprietary instinct, the constructive instinct, the home instinct, the instinct of social self, that is your likeness to and for your fellow man, and the parental instinct. Advertising copy constructed along this last form has been known to bring remarkable results.

With regard to suggestion, Dr. Scott says, "It is the resulting conception, conclusion, or action which must follow with less than the normal amount of deliberation, and must be brought about by a second person or object."

"Every normal individual is subject to the influence of suggestion, we reason rarely but think constantly," says the author. By way of illustration, if the solicitor has casually been making a few figures with a pen, and at the end of the talk hands the pen to the prospect to sign with; the subconscious influence exerted has probably affected the man to the point of making him much more ready to sign.

Following the involuntary actions the writer, after discussing "Will," in which is included the argumentative side of selling, familiar to most every solicitor, he proceeds to "variety in action," or the classification of the various mind processes that go into the decision.

A brief resume of these types of minds follows: There are generally five types. There is first, the reasonable type in which arguments for and against gradually seem to settle themselves in the mind and decide the battle. This sort of mind usually contains a mental card index under which different decisions they are called to make, settle themselves. Get this mind to index your offer under its proper heading, following a just weighing of the costs and benefits, and your cause is won. This kind of mind is more often confined to the executives and other busy business and professional men who are called to make many decisions. In the second class is the indifferent, drifting type. Here the determining impulse is administered from without. This is the type that flips a coin. The third, also, is the type of the accidental decision, but the impulse is more apt to come from within. This mind has not the imperative principles, but suspense or perplexity cause a surcharged nerve force to jump one way or the other. This type decides intuitively. The fourth type is the one of moods, and decisions are made with this type as quickly as with the one preceding. It is a case of striking the right mood. The fifth method is probably rarely used habitually by anyone. The first type to some extent, and the second and third largely, are the chief types to be met with.

Probably every solicitor, at some time or other, plays upon these motives in soliciting a prospect, or meets with these various types of mind. But it is to know the reason for their influence and better to use them that they are presented here.

PROCRASTINATION

"You didn't run fast enough," said the gate-keeper at the railroad station, as the out-of-breath traveler gazed at the departing train. "I ran fast enough, but I didn't start soon enough," was the reply.—*Exchange.*

Life Association News

A MONTHLY JOURNAL DEVOTED TO THE INTERESTS OF ALL
LIFE INSURANCE AGENTS.

PUBLISHED BY THE
NATIONAL ASSOCIATION OF LIFE UNDERWRITERS

OFFICERS:

EDWARD A. WOODS, President, Frick Building,	Pittsburgh, Pa.
LAWRENCE PRIDDY, Vice-President, 149 Broadway,	New York City.
J. HENRY JOHNSON, Vice-President, Colcord Building,	Oklahoma City, Okla.
W. LYLE REID, Vice-President,	Ottawa, Can.
A. C. LARSON, Secretary, Washington Building,	Madison, Wis.
EVERETT M. ENSIGN, Corresponding Secretary, 56 Pine Street,	New York City.
H. WIBIRT SPENCE, Treasurer, 306 Penobscot Building,	Detroit, Mich.
JOHN NEWTON RUSSELL, Jr., Chairman, Executive Committee, Pacific Mutual Building,	Los Angeles, Cal.

Address all communications to

EVERETT M. ENSIGN, Editor and Manager.

Telephone, 4244 John.

LIFE ASSOCIATION NEWS, 56 Pine Street, New York City.

ARTICLE II OF THE CONSTITUTION.

"The object of this association shall be to advance the best interests of the cause of true life insurance."

This newspaper is owned by the National Association of Life Underwriters, unincorporated, a voluntary association; Edward A. Woods, president, Frick Building, Pittsburgh, Pa.; A. C. Larson, secretary, Washington Building, Madison, Wis.; H. Wibirt Spence, treasurer, 306 Penobscot Building, Detroit, Mich.

SUBSCRIPTION PRICE, \$1.00 A YEAR IN ADVANCE.

INOCULATING THE GERM OF SUSPICION

When a certain group of men, after much effort, and with but a moderately just wage for their labors, succeed in inducing the thrifty people of the United States to enter into contracts to the total extent of \$1,175,000,000 for the year of 1915, which contracts would never be in existence were it not for the efforts of this group of men, and which contracts as they individually mature will prove to be the only known practical and unselfish antidote to poverty, dependency and delinquency,—are such a group of men guilty of reprehensible acts?

That these men may be considered as an unnecessary factor in our economic life is the gravamen of a charge recently brought against the life insurance salesman of this country. When during the year of 1915, policyholders and beneficiaries were paid a total of more than \$10,000,000 weekly by the standard Life Insurance companies of this country, an action which would have been absolutely impossible were it not for the work of life insurance agents in originally placing the contract, it is high time to take cognizance of any influence which might seek to undermine the foundation of the structure.

Over two million subscribers to a magazine of national circulation on or about the 10th of this month were told that the present system of selling Life Insurance was "A Costly Selling System." These same people were also informed that, "experience of a hundred and fifty years shows that the custom of selling Life Insurance through personal solicitation has become thoroughly established. *It does not show that the custom is inevitable.*"

The Saturday Evening Post, which declares itself to be an "illustrated weekly, founded A. D. 1728, by Benjamin Franklin," placed no laurels upon the grave of its founder, a great apostle of thrift, when it published the following editorial in its number dated, June 10, 1916.

A COSTLY SELLING SYSTEM

"One of the biggest life-insurance companies observes, in its annual report: 'It is not necessary to urge the benefits—indeed, the necessity—of life insurance. These are universally conceded; yet practically every man defers applying for insurance until persuaded to act by the importunities of the insurance agent. Experience of a hundred and fifty years has demonstrated that the business of insuring lives cannot be conducted successfully without life insurance agents.'

"As the company points out, concerns that have attempted to insure lives without employing agents have done a comparatively restricted business. That is because the public has become habituated to the custom of selling life insurance through agents.

"The American public will spend pretty nearly as much for automobiles this year as for life insurance. Yet comparatively few automobiles are sold because of the personal importunities of agents. About nine times out of ten the buyer approaches the agent, instead of waiting for the agent to approach him. That is because a different and, on the whole, a superior selling custom has been established.

"Except for the small number who possess fortunes, there is quite as much reason for buying life

insurance as for buying fire insurance. But very little fire insurance is sold through the personal importunity of agents. Almost always the buyer seeks the agent. Experience of a hundred and fifty years shows that the custom of selling life insurance through personal solicitation has become thoroughly established. *It does not show that the custom is inevitable.*"

This editorial expression might have been quite innocuous had it not been for the little joker found in the final sentence—"it does not show that the custom is inevitable." What the purpose of the *Post* was in making this declaration, is a subject for conjecture. Incidentally, and as a sidelight, attention might be called to the fact that there is a concern which claims to sell Life Insurance without agents, getting its business by means of advertising in papers of large circulation. But, however crude may have been the conclusion of *The Saturday Evening Post*, there remains the inference, but thinly veiled, that we can dispense with the Life Insurance salesman, who, as it has been proved in times innumerable, alone makes Life Insurance possible in any observable proportions. Indeed, the Life Insurance salesmen are the warp and woof of that magic shroud which robs the grave of its pinch of poverty; which mysteriously transmutes the earning ability of a dead breadwinner into a tangible power for the support of the widow and her children.

Perhaps one of the best answers to *The Saturday Evening Post's* argument was given by former National President Charles W. Scovel, in addressing the World's Insurance Congress at San Francisco. Mr. Scovel said in part:

"Now, there are three important acts which, more than any others, men put off instinctively, habitually. They are: making one's last will and testament; making one's peace with God; taking out life insurance. All three are delayed for the same reason. As to each of them a man's fixed mental attitude is "some time before I die." But his own death is, in every man's mind, the remotest contingency, the farthest limit of time. His hopes, his plans, his acts are all based upon the assumption that he will live on.

"As long as human nature abides, very few indeed will ever provide "today" against that far-off contingency of death, except they be influenced from without. That influence must be a personal force and it must be brought to bear strongly, persistently, and with every legitimate variety of attractiveness and persuasiveness, to stem the full tide of buoyant life that bears man along all his lines of thought and action directly away from the idea of his own death.

"Herein lies the inherent necessity for the agent. Mere opportunity, passive attractiveness, even sense of duty, is not enough. An active personal force is needed to get men to act *now* in all those preparations for death. There being no agents to induce men to make wills, the state has from sheer necessity stepped in with its intestate law and made a will for every man who does not make one for himself.

"Otherwise, the great mass of men would die leaving all their property-rights in chaos. The clergy, with all the tremendously multiplied and varied agencies of religion do the best they can, with

greater or less success, to persuade men to prepare for death. Without their efforts, the great mass of men would die unprepared. So it is with regard to life insurance. Voluntary insurers never have been, and never will be, one whit more plentiful than voluntary converts. The need for the agent is rooted in the deepest traits of human nature. Without his service, the great mass of men would die uninsured."

If space would permit it could be easily demonstrated that the cost of selling life insurance is less than the cost of selling commodities in other lines requiring salesmen. However, that is another chapter. The point we wish to make is that we hereby register an emphatic protest, in the name of the life insurance underwriters of this country, against the publication of editorial matter which seeks to inoculate the public mind with the germ of suspicion against the beneficence of the institution of Life Insurance, and the necessity of the salesman, the man who really makes life insurance possible.

ANOTHER ARGUMENT VS. TAXATION

The recent report of the Carnegie Foundation on the Carnegie pension system for college teachers, and the preliminary report of the joint commissions for the support of the clergy of the Episcopal Church—each of them a plan for providing some relief and pension assistance, in the one case for 5,000 teachers and in the other case for nearly 5,000 clergy—furnish to the thoughtful reader an interesting commentary on the taxation of life insurance. Here are two worthy movements, one to aid dependent professors and their families and the other clergymen, endeavoring to work out a plan by the aid of the munificence, in one case, of Mr. Carnegie, and in the other of the laity of the Episcopal Church; both trying to do exactly what life insurance has succeeded in doing for nearly 25,000,000 people, most of them also needy and worthy. Would a proposition to tax the gross income of either of these institutions receive any support whatever in the hands of our lawmakers? Yet the Carnegie Foundation goes out of its way to criticize the expense of life insurance, one item of which is the nearly \$14,000,000 that life insurance companies are compelled to pay to the state.

Why should life insurance policy-holders, who are doing and have done this thing thoroughly and well for many decades, be taxed \$14,000,000 by the state? No reasonable person would wish to handicap these worthy movements, contributed to in the one case by the \$15,000,000 gift of Mr. Carnegie and in the other by the \$5,000,000 the Episcopal Church is raising, by a tax. If any governmental action should be taken, it should be a subsidy; and yet here is an expense of \$14,000,000 over which the officers have no control.

Why should people be taxed for doing what every social thinker feels they should be given every possible encouragement to do?

TWO KINDS OF DISCONTENT

"There are two kinds of discontent in this world—the discontent that works and the discontent that wrings its hands. The first gets what it wants and the second loses what it has. There's no cure for the first but success; and there's no cure at all for the second."—George Horace Lorimer.



PRIZE WINNING SOLICITATION LETTERS IN L. H. BROWN CONTEST

Lot H. Brown, president of the Columbus (Ohio) association, is a man of large physical proportions. Likewise, Mr. Brown is a man of ideas of no small dimensions. Early in the year, in order to create an interest in his local association, he offered a prize of \$10.00 in gold to the member who submitted the best letter, to be used in writing to a policyholder whose rate is changing because of his age. The same offer was made to the member who submitted the best letter relative to procuring more insurance when making the last payment on a limited payment or endowment policy.

The winners of the prizes were R. Stanley Kerr, special agent for the Massachusetts Mutual, and Benjamin L. Lewis, manager of the Connecticut General.

There is no copyright upon either of these letters, and Mr. Brown, as well as Mr. Kerr and Mr. Lewis, are glad to have them appear in the *News*. Both letters follow:

MR. JOHN DOE,
Columbus, Ohio.

DEAR MR. DOE:

How much are you worth?

Not that I want to know, but do you know yourself? As you well know, every successful business house takes an inventory of its stock of goods at least once a year. Now doesn't wisdom suggest that we as individuals, should do the same thing, if we wish to be counted a success?

Put down on paper, so that you can see the figures, all the items of your income which your brains and energy produce, and deduct from this, your personal expenses. The difference is the amount you yourself are worth in cash every year to your wife and children. This is the amount you should guarantee to your business partner—your wife—every year for the rest of your natural life. You can do this by taking life insurance sufficient to produce this amount.

I shall be very glad to be of any assistance that I can in helping you to figure this present worth of your future earnings. This is the time of year for you to take your inventory, because you become a year older so far as insurance rates are concerned, one month from today, and it is good business to buy your stock at the lowest possible cost. I shall see you before your prices go up.

Yours, for protecting your income,

R. STANLEY KERR,
Agent.

MR. JOHN DOE:
Columbus, Ohio.

DEAR MR. DOE:

On April 15th, next, your \$10,000 policy No. 99,999, becomes full paid, and I congratulate you on the fact that during the past twenty years you have had the good health and financial success to hold fast to that which was good.

I feel sure that during these years, the policy has given you a great deal of satisfaction in the knowledge that your loved ones, would to some degree, be taken care of by the proceeds of this policy, should death have occurred.

Having acquired the habit of saving this premium, why not increase your insurance with us, by securing one of our very latest contracts?

Your full paid policy will pay you an annual dividend each year, and with a premium but slightly in excess of what you have been remitting each year, your life insurance may be doubled.

Should circumstances in later life be such that your life insurance protection was not needed, the proceeds of your \$20,000 insurance might be converted into a handsome annual or monthly income to take care of you in old age.

Think this over, my friend, for I will call upon you within the next week, to explain more fully a plan of contract which I believe will appeal to you.

With personal regards, believe me,

Very truly yours,

BENJAMIN L. LEWIS,
Manager.

MINNEAPOLIS ASSOCIATION BELIEVES IN RECIPROCITY

In its Institutional Advertising Campaign, the Minneapolis association evidently believes in the policy of reciprocity. The banks in Minneapolis have been advertising Life Insurance along the lines instituted by the Union Bank of St. Louis and other banks throughout the middle west.

The Minneapolis association, as a mark of its appreciation of the local banking institutions which have featured Life Insurance in their advertisements, recently published an advertisement complimentary to the banks. As the idea seems to be a good one, and one which might be adopted by other local associations, the text of this particular advertisement of the Minneapolis association follows:

Banking and Life Insurance go hand-in-hand as economic factors in the world's work. Both institutions are analogous in their service to the public, but they are in no sense competitive.

It would be a benefit to Life Insurance if there was a Commercial Bank on every business corner, and a Savings Bank in the middle of each block.

A commercial checking account, and a savings deposit in a good bank, contributes wonderfully to the success, convenience and welfare of an individual. Life Insurance can only be sold to those with ability to pay, and ability to pay is acquired through systematic handling of finances, and patronage of banks in both commercial and savings departments.

The people who are comfortable in old age are those who learn habits of frugality, foresight and business judgment. This means money in the bank (not hidden away where it may be stolen, lost or burned), and a reasonable percentage of one's income spent for sound Life Insurance.

MINNEAPOLIS ASSOCIATION
OF LIFE UNDERWRITERS

HIGH LIGHTS

A southern life insurance official recently suggested that the taxes paid by life companies be appropriated by the different states for use of their health departments, in the interest of the conservation of life. This would mean that the \$7,000,000 appropriated every year for general state uses would be freed for this purpose.

The International Jury of Awards of the Panama-Pacific International Exhibition has just notified the Corresponding Secretary of the National Association that in recognition of the Association's exhibit at the exposition, it has awarded it a diploma of honorable mention. With the notice of award came the diploma. It is a large, handsome steel engraving, symbolic of the continent joining the Atlantic and Pacific oceans. The upper left hand corner bears on a medallion the likeness of Columbus and the upper right hand corner shows a medallion of Balboa. On the face of the engraving are the words: Education, Agriculture, Mining, Arts & Sciences, Manufactures, Transportation.

In a special section of the Kansas City Star, made up recently to advertise goods, etc., not known 100 years ago, was a large display advertisement of life insurance inserted co-operatively by 18 Kansas City general agents. The copy follows:

Life insurance was unknown to our forefathers, so when the breadwinner died the mother and children were left to fight the battle of the world as best they could. But the father of today puts part of his income into life insurance and when he is called to answer the inevitable summons, wife, kiddies, home are provided for.

The Insurance Commissioners' Convention it is reported, will investigate the so-called "experts." On the motion of Commissioner Dunbar of Tennessee a committee has been appointed and the first meeting will probably be held in New York.

This "expert" pest has become so numerous, and has caused so much financial loss to the insuring public as well as prejudicing their minds to some extent against insurance, that the commissioners feel called upon to investigate the condition and to suggest legislation to remedy it.

The purpose of the expert in most cases is purely one of self interest. He either writes the policies direct or has means through which those he recommends can be placed. Juggling of statistics and false arguments make his proposition seem logical. The commissioners state that hundreds of complaining letters are being received from legitimate insurance men.

According to the 1915 figures of the life insurance companies, there has been an appreciable decrease in applications for policy loans. This augurs well for the future of life insurance as every agent will recognize. It distinctly indicates the growing appreciation of the value in the minds of the people of not only the matured policy, but of the institution's value. It also appears from the statements that there has also been a growing tendency to repay loans.

The New York supreme court has held valid a war rider attached to the \$40,000 policy of A. L. Hopkins of this city. Mr. Hopkins was one of the Lusitania victims. The clause follows:

In consideration of the insurance of the policy, I hereby agree for myself, my beneficiary, our respective executors, administrators or assigns, that this policy does not cover any loss, or disability, resulting from bodily injuries caused directly, or indirectly, by any act of the belligerent nations engaged in the present European war.

A number of arguments put forth by the claimant were held unsound. The court found that the agent's signature was binding in the matter of signing the contract and that an executive's signature was not necessary. The other chief objection, that the rider should have been printed in bolder type, was held imperfect on the ground that there was no danger of overlooking a risk contained in an attached paper referring only to such a limitation and signed by the applicant.

Social insurance, it is asserted, is about to undergo an investigation at the hands of the New York state legislature. This probe will be conducted with special regard to health insurance and will be under the auspices of the committee on insurance of the New York Chamber of Commerce. Dr. J. F. Crowell of the chamber will be in charge.

The intention of the committee is to make use of all data at hand detailing the experiences of foreign countries in which the system is in operation and to test the reasons put forward for it at the time of its institution in these countries.

It might be well, however, for the chamber to consider well the words of W. J. Graham, before the Syracuse association recently.

"The great danger to us in America at this time is the complacent acceptance of the theories that the social insurance problem in its varied branches has been conclusively solved to the betterment of the state by any system now operated under any form of government. The method of applying social insurance in a democracy such as England or France or the United States produces radical contrasts to those which obtain under quasi-socialistic states such as Germany and Austria.

"Russia is another type of country—the autocratic or bureaucratic kind that presents a development radically different from that of any country and practically constitutes a third order—." Needless to say, the freeborn American hates the idea of compulsion and whether such a system, either originated or developed from those of other countries, could be successfully operated is a question.

Attention! a bank in a Wisconsin town is doing bill board advertising for life insurance along the same lines that other banks have carried on their newspaper campaigns. Mighty interesting this; food for thought for banks and associations where the cost of newspaper advertising is prohibitive. It is a form of publicity, too, that has its distinct benefits.

For the promotion and conservation of their mutual interests, President F. J. Paxton of the Atlanta Retail Merchants' Association, during the last month extended an invitation to 25 leading life insurance men of that city to be his guests at the monthly luncheon of the organization. It developed at the meeting that the 38 members of the association carry a total of \$2,800,000 life insurance, a considerable part of which is corporation insurance.

The invitation was just another instance of the growing feeling of necessity for co-operation between life insurance and business men since business life insurance has come to be regarded as it is today.

EVERYBODY'S BUSINESS, a reprint in pamphlet form of a recent series of articles by Charles L. MacGregor from *THE FRA Magazine*, is a gripping, human interest little plea for life insurance—life insurance as it is.

In a matter of its 20 odd brief pages it treats the subject from the standpoints of fact and narrative, in such a manner that a child could understand the force of the argument. Yet it is a book that anyone would read with interest.

It is a book for every agent to put into the hands of his prospects. Copies may be had from The Roycroft Shops, East Aurora, N. Y., at 5 cents each.

Information is being gathered by the Association of Life Insurance Presidents as to the effect of present war methods on the mortality of insured lives. Only fragmentary data is as yet available. What little is available, however, is being studied with the idea that it might hold something for the guidance of the companies in case this country should ever become involved in war. Facts already gained seem to indicate that previous experience in our past wars will not be of much use in the future.

Life Association News acknowledges with thanks the receipt of a copy of *The Insurance Almanac*, an Annual of Insurance Facts, from its publishers, The Underwriter Printing and Publishing Co., 80 Maiden Lane.

SALESMANSHIP RESEARCH BUREAU ESTABLISHED AT CARNEGIE TECH

**Traits of Successful Salesmen to be Investigated and
Used as Data for Tests—Pittsburg Association
Largely Responsible for Bureau's Inception**

The Pittsburg Bureau of Research in Salesmanship, to be affiliated with the Carnegie Institute of Technology, through the co-operation of 30 leading concerns of the United States has become a reality. The initial work was started about June 7.

Promotion of efficiency by means of the application of psychological principles to the selection and training of salesmen and the distribution of products, are the aims of the bureau. With that end in view, Dr. Walter Dill Scott, now professor at Northwestern University, and one of the foremost investigators of, and writers on, this and kindred subjects, has been secured to act as director of the work. W. V. Bingham, professor of psychology at Carnegie, J. B. Miner, of the same institution, and G. M. Whipple, of the University of Illinois, will assist him.

The idea which grew under the hands of a group of Pittsburg business men, really originated with the Pittsburg association under the direction of National President Woods. Knowing the great loss in the cost of selecting and training salesmen, they believed it possible to collect the heretofore scattered knowledge that had been gathered, into one specific laboratory and use it as a basis of further investigation. Aside from scientific data the bureau will examine habits, characteristics, etc., of successful salesmen, and the experiences of many leading concerns of this country.

The cost of upkeep of the bureau will be obtained by an annual subscription of \$500 from the thirty member firms.

Firms such as the Carnegie Steel Co., Ford Motor Co., Armstrong Cork Co., H. J. Heinz Co., Chalmers Motor Co., and many of the largest life insurance companies are members in the project.

National President Woods and Director Hamerschlag of the Institute are chiefly responsible for the birth of the bureau. On the executive committee are: Edward A. Woods, chairman; Dr. Bingham, executive secretary; Norval A. Hawkins, Ford Motor Co.; W. H. Rowe, Pittsburg Steel Co.; S. L. Nicholson, Westinghouse Co., and two vacancies as yet unfilled.

LIFE INSURANCE GIVEN A LEADING ROLE FOR WORLD'S SALES CONGRESS National Association to be Officially Represented— Every Underwriter Invited—Instructions for Registering

Announcement has been made that the fourth day (July 12) of the World's Salesmanship Congress to be held at Detroit, July 9-13 inclusive, will be Departmental Day, the day on which the various classes of the profession will hold their individual sessions for consideration of their own particular needs and methods. The meetings will run from 2:30 to 5:00. National President Woods will act as chairman of the insurance session, and will bring up for discussion, "Is There Unnecessary Loss in Selection and Training of Life Insurance Salesmen?"

The speakers for the occasion will be as follows: "How Can the Selection of Salesmen be Improved?"; Winslow Russell, agency manager for the Phoenix Mutual—"How Can Salesmen Be Better Trained?"; a general discussion of the topic—"Is It Desirable to Form an Organization of Life Insurance Executives?"—by E. J. Clark, general agent, John Hancock, Baltimore; C. J. Edwards, manager, Equitable Life, Brooklyn; George H. Gaston, third vice-president of the New York Life, and Mrs. E. F. Shaal, assistant manager, Equitable Life, New York. Both Mr. Clark and Mr. Edwards are ex-presidents of the National Association of Underwriters.

Special representatives have also been delegated by National President Woods to represent the National Association. They are as follows: J. J. Jackson, Cleveland; H. D. W. English, Pittsburg; ex-President E. J. Clark, Baltimore; G. C. Wells, Pittsburg; Winslow Russell, Hartford, and Courtenay Barber, Chicago.

Besides the executive committee, announced in the last number of the News, other committees on arrangements, the program, publicity, entertainment, and finance, have been appointed. The press has aided materially in playing up the importance of the council to salesmen, posters have been circulated everywhere, and national magazines have contributed \$10,000 worth of their space for advertising.

As stated before, the chief aims of the Congress are to elevate the sales profession through the adoption of "standards of practice," to enrich science along this line by the matter that will be brought to light during the discussions, and to promote the founding of open forum clubs for salesmen throughout the country.

There is no doubt that any underwriter attending will benefit materially thereby, as well as thoroughly enjoy himself. The arrangements committee issue the following directions which must be heeded to insure success:

Admission to the different meetings of the congress will be restricted and reserved for those who register in advance. Sales people, sales managers, and business executives, from all parts of the world, men and women, are urged to register by mail in advance. Simply send in your name. Registrations must be made at the latest, in Detroit, just prior to the opening sessions. In Detroit register at the Detroit Board of Commerce Building, corner Lafayette Boulevard and Wayne Street. No registrations can be made at the entrance to auditoriums where sessions are held. Positively no admission will be granted to any of the sessions excepting to persons wearing official badges of the WORLD'S SALESMANSHIP CONGRESS. Badges admitting to the different sessions will be provided upon registration. Register early.

Send at once the number of those who will come with you to the Congress, in order that proper accommodations may be provided. Salesmen, sales managers and executives are invited. Women are as welcome as men. Address

WORLD'S SALESMANSHIP CONGRESS,
DETROIT, MICHIGAN.

ST. LOUIS CONVENTION TO BE ONE OF PRACTICAL WORK THROUGHOUT Executive Council Plans Indicate Program Will Be a Great Inspiration—Many Associations Already Appointing Delegates

This is a year of conventions. The Republicans and Progressives have finished their work at Chicago, and the Democrats are about to nominate their candidate at St. Louis.

St. Louis will entertain another great convention later in the year, for the Twenty-seventh Annual Convention of the National Association of Life Underwriters will be held in that city on September 19, 20 and 21. A meeting of the Executive Council will be held on the morning of the 18th of that month, and the meeting of the Executive Committee will be held on the afternoon of the same day.

In contrast to the political conventions which have marked the year 1916, the Annual Convention of the National Association will be a working convention. Every minute will be utilized for the greatest good to the greatest number. The Executive Council of the National Association in conference with the officers of the St. Louis Association, has decided to drop from this year's program all tiresome and long-winded addresses of welcome, and long detailed reports. These features at other conventions, have to a very considerable extent, taken the edge off of the appetites of the delegates, and for that reason their elimination is now assured.

In all probability the reports of the various committees and officers will be formally presented to the Chair. Announcement will then be made that a printed copy may be obtained shortly after the convention adjourns.

The Convention will start inspirationally and end inspirationally. There will be something doing every moment. Every interval will be crowded to its limit.

St. Louis is a city modern in office buildings, hotels, parks, cafes, and theatres, but at the same time older than the United States and rich in romantic traditions. It is located in the very heart of hill and valley scenery that equals the Berkshires and the Palisades, but at the same time accessible by twenty-six railroads. It is midway between the country's geographical and population centers, and within a night's ride of thirty million people.

The time selected for the holding of the 1916 convention assures to those who attend the prevailing breezes from the southwest coming over 300 miles of Ozark hills. Someone has said that one must come to St. Louis to "see earth's noblest river in the most majestic part of its course," but the Mississippi is too big to be appreciated from the bridges or the levee front; one should take a motor or street car and see it from the bluffs, either north or south of the city. Spread out below at a distance of some hundreds of feet, broad beyond other rivers, strong in flow beside high white cliffs, island-starred and lost in the haze of distant stream up and down, the Father of Waters is a sight that makes you catch your breath—one that you will remember along with Niagara or the Grand Canyon.

The principal hotels are the Planters Hotel, The Jefferson, American, Majestic, and Warwick.

The St. Louis Association is preparing to entertain a record breaking convention. Those who are in a position to accurately forecast the attendance claim that the registration may reach a total of 2,000.

Several of the local associations have already appointed delegates and alternates, and these appointments follow:

DELEGATES AND ALTERNATES

Louisville

Delegates—A. P. Ballou, Mutual Life of New York; Wm. H. Harrison, Conn. Mutual Life; W. W. Dennis, Mutual Benefit of N. J.; H. J. Powell, Equitable Life; D. W. Johnson, Commonwealth; S. M. Burbank, Aetna Life; Geo. L. McDon-

ald, Phoenix Mutual; Chas. A. Cravens, National Life of Vt.

Alternates—C. H. Hamilton, Pacific Mutual; C. D. Rodman, Northwestern Mutual; A. W. Finley, Penn Mutual; W. O. Akin, Mass. Mutual; Henry K. Hill, Mass. Mutual; E. M. Nuckols, Northwestern Mutual.

Central Mass. (Worcester)

Delegates—Dana M. Dustan, Conn. Mutual; Leon J. Barrett, State Mutual; Henry E. Townsend, State Mutual; Charles H. Sagar, Northwestern Mutual; Eli Bouchard, Equitable of New York.

Alternates—Wm. James Hogg, N. E. Mutual; Charles A. Dunlavery, Prudential; Chester E. Greene, John Hancock; John J. Goff, Metropolitan; Otis D. Arnold, Mutual Benefit.

Syracuse

Delegates—Chas. L. Behm, Mutual; David Boyd, Metropolitan; Edwin S. Gaylord, National Life; Henry E. Johnson, Mutual Life; Kendrick A. Luther, Aetna Life; Frederick B. Northrup, Travelers; Elmer E. Rust, John Hancock; Edward H. Warren, John Hancock.

Alternates—Frank P. Allen, Equitable Life; Thomas L. Britton, Conn. General; Herbert B. Husted, State Mutual; James F. O'Donnell, Fidelity Mutual; Orlo H. Perry, Phoenix Mutual; George D. Petrie, Germania Life; Henry P. Wickes, New England Mutual; Benjamin C. Wight, Penn Mutual.

District of Columbia

Delegates—John Dolph, Metropolitan Life Ins. Co.; E. S. Brashears, Union Central; E. J. Clark, John Hancock Mutual; C. W. Huske, Northwestern Mutual; James Lee Bost, Home Life.

Alternates—Orville B. Drown, Massachusetts Mutual; Holcombe G. Johnson, Continental Assurance; L. E. Albert, Phoenix Mutual; D. F. Harriss, New England Mutual; Geo. C. Jordan, Equitable of New York.

Indiana

Delegates—R. T. Byers, American Central Life; W. A. Courtright, Penn Mutual; E. E. Flickenger, John Hancock; Frank L. Jones, Equitable; Wm. E. Osborn, Provident Life & Trust; W. R. Smith, Lafayette Life.

Alternates—E. A. Candler, Lafayette Life; Wm. J. Gibbons, Life Ins. Co. of Virginia; L. A. Gregerson, Columbia Life; Mansur B. Oakes, Insurance Research & Review Service; Isaac Pinkus, Northwestern Mutual; Lee B. Smith, Provident Life & Trust.

HUMAN SIDE OF LIFE INSURANCE

It does not take imagination to call off the figures in a financial statement. It does not take imagination to report a mass of dry statistics. It does not take imagination to direct attention to the clauses in an insurance contract. It does not take imagination to talk about cash values, dividends or expense ratios. And the agent who uses nothing but technical insurance phrases, which the man in the street does not comprehend, is the agent who has not sufficient imagination to talk to people in language that they can understand. It is the agent who lacks imagination who thinks that his prospect will insure if he bores him with long arguments to prove that the company he represents is perfect and all the insurance offered by all other companies is worthless. The agent has very little imagination who believes that elaborate comparisons of his company with its competitors will interest ordinary men.

No, the successful salesman is the one who can tell his prospect exactly how he can protect the future of his family, or provide for his old age; who can tell a "human interest" story applicable to the particular case, especially if he can cite a true story about some widow or orphan *the prospect knows*, or any story that illustrates the good accomplished by insurance, or the evil resulting from its neglect.—*Agency Items.*

IN ANSWER TO THE EVENING JOURNAL

Under the caption "Do Corporations Veto United States Supreme Court Nominations?" an editorial referring to the fight to keep Louis D. Brandeis from securing appointment to the supreme court bench, the *New York Evening Journal*, of May 10, makes the following statement:

"Brandeis made the fight that enabled savings banks in Massachusetts to give the people what they greatly needed, insurance policies at very low rates. That was most distasteful to the great insurance companies, for it cut their profits.

"BRANDEIS WON THE FIGHT AND CHARGED THE PEOPLE NOTHING FOR HIS SERVICES.

"How much have the insurance companies to do with the opposition to the Brandeis appointment?"

With all due respect to the *Evening Journal*, it is most amusing that it should have to drag out this ancient skeleton either as an achievement to the credit of Mr. Brandeis or as the basis of a charge against the insurance companies.

Whatever one's personal feelings are in the matter, there is but one way to answer the charge to the satisfaction of all concerned—pardon us—to the satisfaction of those who are broad minded enough to weigh the evidence.

Turning to the recent report of Commissioner Burton Mansfield of Connecticut, on this particular system, we cull the following excerpts: In the seven years since the inception of the privilege, only 4 of the 195 savings banks in the state have adopted it and no new one has done so since 1912. The total amount of business in force at the end of 1915 was a little over \$4,000,000. The lapse ratio is about the same as the average company's. A regular insurance agent was employed by some manufacturers desiring that their employees be insured under this plan, but with the withdrawal of the personal solicitation the applications became fewer and fewer. *The mortality was extremely favorable.* It being true that the banking companies' rates were very much lower and the dividend higher, it must be remembered that there were no solicitation or collection costs, or agency commissions to be figured on, and that the system received numerous subsidies from the state and interested individuals. Only this year the legislature appropriated \$2,500 for advertising the work. Results also show that it is not reaching the laborer, for which it was intended, and where the *Evening Journal* intimates it has accomplished so much.

Commissioner Mansfield says, "Some advocates of the savings bank plan have claimed that the experience in this particular direction, together with the large dividend returns, have caused the companies to reduce the premium cost. I doubt this very much. Some reduction may have been made, but a business producing 10,000 policies after 7 years' operation is not of itself to be feared, nor does it justify any apprehension on the part of those conducting a business by means of private corporations. *I look upon the whole method as it has grown, as supplemental to rather than competitive with the industrial companies, whatever may have been the thought in the minds of those who organized the plan in the beginning.*"

On the whole, the report makes the *Journal's* statement seem hopelessly petty.

THE INSURANCE SOLICITOR

Most men have an idea, before they undertake it, that soliciting life insurance is about the best way and the easiest way to win. They seem to think it is a calling with perhaps less work and more possibilities than any other.

In life insurance the possibilities are all there, but there is no work in all the world that requires more tact, more courage, more faith, than that of life-insurance soliciting. The tenacity that never quits, the courage that never fails, the energy that never tires, and the tact that knows how—these are the passports to victory in life-insurance soliciting, and they come pretty near being the ticket, the rain check, that will let you into any big game.—*The Silent Partner.*

[OFFICIAL NOTICE]

To the Members of the Local Associations:

The topic selected for the prize essay contest for year 1916 is:

"Life Incomes for the Women in Black"

1. The essays are limited to one thousand words each.
2. The contest is open to each member of every local association belonging to the National Association.
3. Each competitor should submit his essay typewritten in triplicate and identified only by a number marked on each copy and also on a sealed envelope containing his name and address and the name of his association—all to be forwarded in one enclosure to Everett M. Ensign, Corresponding Secretary, 56 Pine Street, New York City, on or before August 15, 1916.
4. The writer of the essay adjudged to be of highest excellence will receive the Calef Loving Cup as custodian of the same for his association.
5. The cup will be held by him for his association until the succeeding Annual Meeting of the National Association.
6. The writer of the essay adjudged to be second in merit will receive the Ben Williams Vase, under the same conditions of holding as obtained in connection with the first prize.
7. Should said holder's membership terminate by death or otherwise, the prize shall be held as above by the president of said local association. Should said association dissolve, or its national membership be terminated, the prize shall forthwith be returned to the corresponding secretary of the National Association.
8. All essays submitted in competition shall become the property of the National Association, with the right of publication.

It is the earnest hope of the Executive Committee that this interesting and important feature of the Annual Convention will be participated in by a large number of the membership of each association, so that the highest and best results may be realized.

The essays will be passed upon by the Committee of Award and its report will be presented at the Annual Convention of the National Association at St. Louis, in September next.

Very truly yours

EVERETT M. ENSIGN,

Corresponding Secretary

THE REAL SALESMAN

I believe the only salesman who arrives is the one who knows where he's going and why he's headed there.

Some men can get business by traveling up one side of the street and down the other, but if you come to analyze even their sales you'll find that they work with a plan that changes with the necessities of each front door.

Of course there are occasional instances of a prospect's selling himself. Salesmanship doesn't enter into the proposition at all. It's just as if you or I were crossing a hot desert with a wagon load of bottled spring water, and we ran across a traveler whose canteen had been empty for the last twelve hours. Barbed wire entanglements couldn't prevent our making a sale.

The peddler satisfies a demand—the salesman creates one.

But you can't create a demand unless you know the needs of your possible customer—something about his business. You've also got to know more about your business than he does—which isn't always the case with some modern traveling representatives.

When an agent walks into an office he should be able to say, "I know this man needs what I'm selling, and I can show him just where it fits into his plan of business." If he can't say that with a reasonable degree of assurance—then the chances are he's leading a forlorn hope that will waste the prospect's time and his time, besides leaving a bad impression into the bargain.

Know the name of the station you're headed for. It's a help in catching the right train.—*Business Builder*.

What the Local Associations Are Doing

Life Association News has no paid correspondents. We depend entirely upon the secretaries of local associations to send us stories of all meetings of their respective associations. If an account of the last meeting of your association does not appear in this department, ask the secretary of your organization why he did not send us the particulars.

Immediately after each meeting, on the same day if possible, secretaries of local bodies should send us a full account of the business transacted, including copies of all speeches, or extracts from the most important of them

Anderson

An able address by W. H. Fraser, D.D., characterized the regular monthly meeting and dinner of the Anderson association held May 29, at the Chiquola Hotel. Dr. Fraser spoke interestingly upon the humanitarian side of the business and in concluding, asserted that any man engaged in the life insurance profession with only mercenary end in view, was failing to get the best out of the business.

Atlanta

The Atlanta association is spurring to gain the membership cup offered for the association securing the largest membership

in the Southeastern district before the St. Louis Convention. To the credit of this association let it be said that it certainly looks like a winner. At the monthly meeting, held June 8, 18 new members were added.

Blue Grass

"The Business Man and Life Insurance" was the topic of an address by the Hon. W. C. G. Hobbs at the regular meeting of the Blue Grass association of Kentucky, May 5. Following Mr. Hobbs' talk a round table discussion, "The Biggest Thing in Life Insurance," was conducted by J. N. Miles.

Central Pennsylvania

The clean methods of canvassing and closing, was the subject of an interesting talk by Mr. Pfizenmeier, of the Philadelphia branch, at the monthly meeting of the Central Pennsylvania association held May 8, at Harrisburg. The variety of the views held by the members caused this to develop into an open discussion which proved beneficial to all. President Shirley, following the talk, appointed a committee to arrange for an outing, and another on taxation and legislation. Twelve members were present and three new ones were admitted. The secretary stated in his report that while their quota numbers 17, it is their intention to at least double the membership before September. 13 members have been admitted within the last three months.

Chattanooga

Setting forth the purposes of the Federation, and urging the members of the National Association to affiliate with this organization, Miss Julia Hindman, secretary of the Federation for Tennessee, talked to the members of the Chattanooga association at their monthly meeting, May 5.

30 members were present and 2 new ones were elected.

Chicago

The topic, "Where Should Competition Cease?" is an old one but a never-failing interest arouser. At least so it proved at the recent luncheon of the Chicago association. Jules Girardin, who was presiding, remarked that he had observed when newsboys on the street are all trying for a sale, the moment the prospective purchaser indicates his choice the other lads retire in favor of the chosen one. Life insurance men have not followed this procedure and consequently have earned for themselves an unenviable reputation.

Frank Jones, of the New England Mutual, and C. F. Axelsson, of the Northwestern Mutual, in short talks expressed views generally similar. H. S. Standish, of the Union Central; W. H. Fay of the Phoenix Mutual, and J. F. Johantgen, of the New York Life also talked on the subject.

Cincinnati

At the regular monthly meeting, recently, of the Cincinnati association, a resolution condemning the soliciting of part-time men for membership in the association, was passed.

The resolution states in part: That any part time solicitor in the counties of Hamilton, Ohio, and Kenton and Campbell, Kentucky, shall neither be solicited or approved unless he is giving all of his time to life solicitation and is connected with a company recognized by the association; that no non-resident application be solicited or approved unless said applicant is devoting all his time to life insurance agency work with a company recognized by the association, and that he shall have had at least 18 months of continuous service in the company with which he is at the time of application for membership.

Colorado

The regular monthly meeting of the Colorado association was held May 11, in Denver. F. W. Hild, manager of the Denver Trainway Company, was the speaker of the evening. 20 members were in attendance.

Columbus

The noteworthy event at the monthly meeting and dinner of the Columbus association, May 15, was the awarding of prizes by President Brown, for the best soliciting letters in a contest inaugurated recently. First prize for a letter to a man with a limited payment policy about to become full paid, was awarded to Benjamin L. Lewis, manager of the Connecticut General. First prize for a letter to be written in regard to change of age was won by S. R. Kerr of the Massachusetts Mutual.

The speakers of the evening were: E. W. Snyder, general agent for the Massachusetts Mutual at Cleveland; E. A. Reed, general manager of the Central Union Telephone Company and president of the Columbus Athletic Club, and J. G. Price, assistant attorney-general of Ohio.

Connecticut

An address, "The Value of One Hour," by Winslow Russell, agency manager of the Phoenix Mutual, proved to be a feature at the meeting of the Connecticut association May 10, held in Meriden. This association is in a prosperous condition at the present time but not being satisfied, the membership committee is doing its utmost to fill the quota for this state in the National Race. The annual meeting which was to have been held at Mystic has been postponed indefinitely, it being voted to attend the New England Congress instead.

Davenport

Plans to have one of the officers of the National Association address the Davenport association at a future date, were discussed at the May meeting of this body. It is probable that the date of the meeting will be in the neighborhood of that of the National Convention as this would save the guest a lengthy trip. A. W. Brown, secretary of the local association, during his recent trip to New York, took the matter up with the National Corresponding Secretary. Further plans were formulated to extend the membership of the association by broadening the membership rules to admit agents. Nine members were present at the meeting.

Dayton

It was decided at a meeting of the Dayton association, held May 8, at the Dayton Club, to hold a picnic during July for the members and their wives. A committee on arrangements was appointed.

District of Columbia

Superintendent of Insurance Charles F. Nesbit, was guest of honor at the luncheon of the District of Columbia association, given at the University Club May 11. A large assemblage was present.

The superintendent of insurance took occasion to refer to the present satisfactory general condition of the life insurance business from the standpoint of a supervising official. Pointing out that American life insurance companies had more than thirty billion dollars of insurance in force, he called attention to the fact that no modern business institution enjoys to a fuller or more merited degree of the confidence of the American people than do the life insurance companies of this country. Mr. Nesbit referred most interestingly to the question of "social insurance" for wage earners, and explained that this great question held an important place in the problems of state officials and those interested in insurance.

President Orville B. Drown, of the association, presided.

At the June 8 meeting of this association, John Poole, president of the Federal National Bank of Washington, spoke to the gathering on "Life Insurance in Banking."

"Credit," said Mr. Poole, "is the ability to buy with the promise to pay."

Continuing, the speaker remarked, that that something which a man possesses that enables him to obtain credit might be summed up in three words: character, capacity, and capi-

tal. The possession of the two former attributes would often seem to be enough to guarantee a more extended credit than is usually the custom but life insurance turns the scale positively.

Detroit

\$1,000 was donated to the fund for the establishment for the Arnold Home for the Aged, by members of the Detroit association. M. H. Zacharies, branch manager of the Canada Life outlined the plan at the recent regular meeting and following the solicitation, next day, the figure noted above was the result.

The annual meeting of this association will take place June 20, at Bob-Lo, an island which is about 20 miles distant from the city. The party will go by boat and the business meeting will be held while en voyage. The election of delegates to the National Convention will take place during the course of the meeting. Athletic contests, dancing and a dinner will be held on the island. This will be the last meeting of the association until fall.

Fort Wayne

A plan for making weekly payments on life policy premiums, that was presented by H. R. Freeman of the First National Bank, at the regular meeting of the Northern Indiana association recently, was unanimously adopted. The idea is in the form of the savings club. Members will portion the premium into weekly parts and when the premium matures a check will be drawn on the bank for the sum. The plan will be installed in the near future.

Gem State

"The Service Aspect of the Life Insurance Business," was the title of a buoyant address delivered by the Rev. Willsie Martin, pastor of the First Methodist Church of Boise, May 6, before the Gem State Association at the regular monthly meeting held in Boise. The paper will be printed later in this journal.

Following the address a resolution was passed changing the annual meeting from June to January of each year. Twenty-five members were present.

Indiana

The regular monthly meeting and dinner of the Indiana association was held June 2, at the Hotel English.

The Hon. J. A. Lapp, Indiana director of legislative information was the chief speaker of the affair, and two applications for membership were voted upon during the course of the meeting.

Iowa

The May meeting of the Iowa association was held May 6, at Des Moines. B. N. Waller addressed the members on "Agency Organization." Forty members were present. It is planned to have the June meeting take the form of a picnic. The date set is June 3.

Jacksonville

Henceforth agents and field men will be admitted to the Jacksonville association. This decision was reached at the regular monthly meeting recently. Campaigning for new members will start at an early date as previously only managers and general agents have been eligible.

It is planned to hold a pretentious convention in Jacksonville following the campaign. This association also states that a live delegation will represent them at the National Convention in St. Louis.

Kansas City

It is likely that the Kansas City association will establish, in the near future, a school for salesmen.

This fact developed at the recent monthly meeting following a talk by J. A. Spaulding, Nebraska general agent of the Mutual Benefit, in which he outlined the "personal efficiency" program of his company. W. J. Cardwell, president of the local association and general agent of the Mutual Benefit at Kansas City, offered to get the facts and plans for such an institution and a committee was appointed to take the matter up.

At the recent annual dinner of this association Charles W. Pickell, of the Detroit association was one of the speakers of note.

Comparing life insurance to the act of an unknown traveler who cleaned and improved a spring on a lonely highway that the weary passer-by might drink, Mr. Pickell went on to emphasize the greatness of the institution.

Following this, the speaker told of the benefits to be derived from its financial strength, its far-reaching social influence, and its economic power in the destiny of national life. Other phases briefly touched on were: the life extension feature, recent legislation, educational processes, organized effort, and the field.

Relating some of his own experiences as a solicitor, Mr. Pickell, referred to the field man as a combination of the keen schoolmaster of the open vision, advocate of reason, as a good soldier with courage and zeal for the defence of his company, as a father confessor hearing complaints and adjusting differences, and lastly as a Chesterfield, courteous and of unruffled tranquility.

In closing, he earnestly appealed his hearers to honor the business with the noblest manhood they possessed.

Knoxville

J. P. Gaut, president of the Holston National Bank, who is to co-operate with the Knoxville association in a series of educational talks on the value of life insurance to the individual, and who has already instituted a series of ads featuring life insurance, addressed this association at the monthly meeting, held May 27, at the Seilaz. Mr. Gaut's talk was mainly devoted to a discussion of the plans for the addresses, and he promises the insuring public some unusual advantages and advanced ideas on money saving for the payment of life insurance premiums.

This association also voted to engage in an advertising campaign of its own, separate from, but featuring the bank saving plan for life insurance. It is now certain that a life insurance course will be installed at the University of Tennessee, probably under the direction of Dr. T. W. Glocker, professor of economics. Dr. Huebner's text book will be used.

Lansing

"The Relations of Companies and Agents to the Insurance Department," was the subject of a talk by Insurance Commissioner John T. Winship, before the members of the Lansing association at their monthly luncheon, held May 12, at the Howel Downey. Dr. J. L. Burkhart, secretary of the State Board of Health followed Mr. Winship, with an exposition of the co-operative conservation work of life companies and the board. Several new members were admitted.

Lima

"Service" was the subject of a talk by Harry Hutchins, secretary of the Cincinnati association, before the Lima association at the monthly meeting held May 18, at the Lima Club. The forceful manner in which Mr. Hutchins made his points apparent, caused the talk to be thoroughly enjoyed by the large number of members present.

Nearly all of the life insurance men of the city are members of this association, but they state that they feel confident of their ability to increase the membership by not less than 10 before September. The Old National Bank, one of the most progressive institutions of the city, has followed in the footsteps of other live institutions and is now running the life savings copy.

Lincoln

Dr. W. N. Virtue and L. G. Brian, ex-commissioner for Nebraska, were the principal speakers at the monthly meeting of the Lincoln association, May 6. Two new members were elected and 18 men were present. The next meeting of this association will take place June 3 and will take the form of an open discussion. Twenty-five members are expected to attend.

Little Rock

National Vice-President J. Henry Johnson and his wife, were entertained at a luncheon, June 2, at the Hotel Marion, by the Little Rock association. Mr. and Mrs. Johnson were en route to the commencement exercises at Trinity College. Following the luncheon the executive spoke of the work that is being accomplished by the National Association and concluded with a plea for a large delegation from this association for the St. Louis Convention. Other remarks were made by H. H. Conley, R. C. Bright, H. W. Hardy and Messrs. Ramey and Redding. Before leaving the party was taken for an automobile ride about the city.

Los Angeles

Pacific Mutual night was celebrated by the Los Angeles association with a dinner, held May 23 at Christopher's. In accordance with arrangements made at the April dinner to put each meeting in charge of a different company manager, John Newton Russell, Jr., Chairman of the National Executive Committee, acted as toastmaster.

Addresses were made by T. A. Waltrip, "The Four Corners of a Square Deal;" J. L. Collins, "Reminiscences of a Charter Member;" O. E. Carter, "Life Insurance Salesmanship as Viewed by a Beginner;" W. H. Booth, vice-president of the Security Bank, an address; D. M. Baker, "What Your Association Can Do For You;" C. I. D. Moore, "The Greatest Gift;" Forbes Lindsay, "Efficiency in Salesmanship;" Rev. J. A. Francis, an address.

Selections by the Pacific Mutual Glee Club, tenor, baritone, and soprano solos interspersed the talks.

Louisville

"Power to Persuade People Pleasantly to Purchase Policies at a Profit," was the way C. H. Hamilton, general agent for the Pacific Mutual, defined salesmanship in a brief address before the members of the Louisville association at the regular monthly meeting held May 8, at Klein's. Life insurance, he emphasized, must appeal primarily to the feeling as distinguished from the intellect, and the four cardinal points of psychology must be observed.

In accordance with the custom of this branch, there will be no meetings during the months of June, July, and August. President Dennis announced, however, that he will in the meantime appoint delegates to the National Convention. Two new members were elected.

Nashville

Elevating selling ethics and enforcing the ideals of the National Association, was the trend of a talk by Insurance Commissioner Dunbar before the members of the Nashville association at the monthly meeting, May 23. The commissioner also expressed his appreciation of this association's recent resolution commending his ruling of April 5, and asked that the hearty support of the association be continued. Miss Julia Hindman, secretary of the Tennessee Federation, was the other speaker of the occasion.

Minneapolis

F. E. Paulding, superintendent of the Minneapolis public schools was the principal speaker at the monthly meeting of the local association of this city, May 20. His topic was, "The Enlargement and Improvement of Our Educational Output."

Final copies of the program for the Northwest Congress

were approved. It was announced during the meeting that 42 pupils were completing the insurance course at the University of Minnesota this semester. The course will be held again next year. Forty members were present at the meeting and 29 new ones were elected.

Minnesota

"Methods of Approach, and the Actual Cost of an Insurance Proposition," was the subject of an interesting talk by J. A. Zimmer, at the regular monthly meeting held June 5, in St. Paul.

W. H. Locher outlined the value of a properly kept prospect list and cautioned the members against haphazard methods of soliciting. G. W. Harrison also spoke. 35 members were present and 8 new ones were elected.

New York

"In the next few years I believe that there will be added to the present three fields of economics, a fourth,—the elimination of risks—life insurance." Such was the statement of Dr. S. S. Huebner, professor of insurance and commerce at the University of Pennsylvania, in strong plea for life insurance education at the monthly dinner of the New York association held at the Arkwright Club, May 25.

"It has been incomprehensible," said the doctor, "that insurance should have been so hard to get into the curriculum of the colleges and I can only account for it in one way. The courts have held it not to be commerce, and where to place it has been a question. Really it should be classified as economics. Yet upon the examination of three standard works on economics, I find a total of only 12 in 2,100 pages devoted to it."

Life insurance, the speaker had previously pointed out, fulfills three great missions. First, it acts as a protector and conservator of society, insuring man against the five great hazards. Secondly, it serves as a protector of the coming generations. Lastly, it means, and is saving. There was twice as much spent for automobiles last year than for all forms of life insurance.

Passing on to the group feature, the speaker made the startling statement that if the employer can only be made to see it, life insurance can do more in the next ten years to bridge the gap between capital and labor than any political system or other institution.

From touching on the phases of insurance as applied to education, Dr. Huebner turned to education proper. He traced briefly the history of life insurance education in this country. Starting with old University of Wisconsin course in 1900, he outlined the start of the Wharton School system in 1906 with 23 day and 14 night scholars. Today, he stated, the total here is 320 and there will probably be 400 next year. There are now 73 specialized courses in 30 states, 24 of them have been added within the year, and, he added, these are almost solely due to efforts on the part of some member or local branch of the National Association. The doctor then outlined the proper scheme of education as being through the schools, from the pulpit and by means of the press. The National Association, he affirmed, in concluding, has been and will be a greater factor in this education. It is great because of the four ideals it personifies; a common fellowship, a broad point of view, its protective phase, and its placing of the ethical phase above competition.

"The golden rule in conduct should be your aim. Do unto others, the masses, as ye would that they should do unto you."

Preceding Dr. Huebner, J. H. Castle Graham, corresponding secretary of the Canadian National Association and guest of honor of the local association, thanked the New York branch for its kindness and courtesy to him.

The other speaker of the evening was National Vice-President Priddy. Mr. Priddy, in what has been termed his characteristic manner, told by means of specific incidents what the New York association had accomplished.

The passing of new laws relating to policies without sufficient loading to pay the agent a living wage, the refusal of

the commissioner to issue a license to the vice-president of a wealthy corporation who thought he could write insurance, the new uniform license law to be, and many other similar incidents, were, he held, direct results of the effort of this association.

"Give me," he said, "the 600 or 700 men of an association like this. Let them actively co-operate with me and I can drive every illegitimate practice or practitioner from this city."

There were 16,700 licenses issued in New York county last year, he continued, and we need all of the best among these men and are going to have them.

In response to his plea, a rising vote was taken that pledged each member to bring another into the association before the last of June.

The annual outing of the New York association will be held at the Crescent Athletic Club, June 27, from 3:00 to 10:00 P. M. Every member of the association is urged to attend and is at liberty to bring guests. The cost of the dinner will be \$1.50 a plate. A base-ball game has been planned for rate-book carriers only; an open tennis tournament will be held on the twenty courts available; there is a nine-hole golf course, and facilities for bowling on the green. It is also announced that every effort will be made to quell any attempt at oratory during the dinner. Reservations must be made 24 hours in advance.

North Carolina

The quarterly convention of the North Carolina association was held May 9, in Durham. The Durham Rotary Club entertained the visitors. A barbecue and a program of sight-seeing was interspersed with a number of relevant talks by speakers from different parts of the state.

Co-operation between the agents of the different companies in eliminating harmful rivalry and waste was an eloquent plea entered by Insurance Commissioner J. R. Young.

"Character and Organization" was the theme of an address by C. C. Taylor, secretary of the Jefferson Standard. He indicated the qualifications of the typical broad-gauged life insurance agent by his methods of analysis of his own character and those with whom the agent dealt. A thorough knowledge of one's business was emphasized by Mr. Taylor.

The idea conveyed in the address of Prof. E. C. Brooks, of Trinity College, was that life insurance is one big business built upon the preservation of health and methods of sane living rather than a business maintained on ill-health and misfortune. He made this interesting assumption, particularly applicable to Durham: Suppose, he said, twenty-five per cent of the population of the city carry insurance on the basis of \$20 a year, embracing the average length of human life of thirty-three years. By co-operation of the insurance agent and health officer in Durham \$100,000 could be saved the insurance companies in twelve months. Professor Brooks proved that education and life insurance are woven through the work of the health officer, teacher and agent. He indicated the method of prevention—as exemplified in the old adage of an ounce of prevention—as introduced by the leading professions. The big lawyer, as of old, does not build his practice on dragging his client into strife and litigation, but by cautious methods of prevention. Likewise the doctor practices prevention and co-operates with the health officer in prolonging life.

About 50 members attended the affair.

North Texas

The May meeting and dinner of the North Texas association was held May 13, at the Southland Hotel, in Dallas. Discussion of the revoking of a license of a member and charges of twisting preferred against him, occupied the attention of the members. It was finally decided to notify each member to be present at the June meeting when the matter could be taken up in detail. Four new members were admitted.

JACK IS WORKING HARD !

Dear Molly:

In your last letter, you asked how Jack was getting on. Why—the Phoenix Mutual keep him at work all the time. How can he help succeeding? They are keeping track of how many hours he works each day, and how many calls and interviews he makes each month. He made two hundred calls last month. Each one was worth a dollar and a quarter to him in cash. It's fascinating to have a system of this kind. It keeps Jack on the jump all the time.

Yours,

Polly.

Peoria

So convincingly did G. Russell Leonard, assistant to National President Woods, address the Peoria association at the monthly dinner held May 19, in the palm room of the Jefferson Hotel, that he was unanimously elected to honorary membership in this branch.

The other speaker of the evening was Dr. George Parker, chief medical director of the Peoria Life Insurance Company. The doctor talked instructively on "Blood Pressure." Following the talks the speakers answered questions on their subjects.

The next meeting will take the form of a boating excursion. The date selected is June 17. Forty-five members were present and 4 new applications were received.

Philadelphia

Professor Herbert W. Hess of the University of Pennsylvania, and W. R. Robinson, chairman of the educational and publicity committee of the Philadelphia association, addressed this body at the regular meeting held May 25.

Regarding "The Education of the Underwriter and the Public," Professor Hess, brought out by the use of comparison, the underlying principles of the development and application of scientific knowledge to life insurance. Mr. Robinson told in an interesting manner of the "Value of Insurance Literature."

A pamphlet containing the constitution, by-laws, organization, and present membership of this association, has just been published by W. C. Chubb, the new secretary.

Pittsburg

The regular monthly meeting and luncheon of the Pittsburg association, held recently at the William Penn Hotel, proved to be one of the best this branch has had in some

time. National President Woods addressed the gathering on "Up-to-Date Salesmanship," and H. S. Potter, manager in Western Pennsylvania for the Sun Life of Canada, was unanimously elected a member of the association. More than 125 men were present. Arrangements were completed for the annual summer outing to be held June 24.

Puget Sound

A resolution condemning the practice of twisting, growing out of discussion of the subject, proved to be the feature of the regular monthly meeting and dinner of the Puget Sound association, May 1.

The debate was opened by E. MacClain for the affirmative. Mr. MacClain spoke interestingly, quoting authorities and advancing arguments to prove that replacing a term policy is twisting. C. B. McCormack, who had not had time to prepare the negative side of the question, advanced only one argument, that it would not be an injustice to the holder of a term policy to induce him to change. This brought forth various views from different members but a resolution condemning the practice was indorsed without opposition.

The Hon. F. T. Houghton, actuary and examiner of the state insurance department and guest of honor of the occasion, was then called upon for a talk. Mr. Houghton reviewed the section of the insurance code pertaining to the question under debate and stated that any such replacing of policies was not regarded as strictly ethical by the department.

One hundred members were in attendance at the meeting and seven new ones were admitted.

Richmond

"History and the Magnitude of Life Insurance," a paper by Neil D. Sills and which he read recently before the pupils of the John Marshall high school, was re-read by him at the general request of the members of the Richmond asso-

Purely Mutual

The

Chartered 1857

Northwestern Mutual Life Insurance Co.

MILWAUKEE, WISCONSIN

GEO. C. MARKHAM, President

INSURANCE IN FORCE, \$1,420,012,571
SATISFIED POLICYHOLDERS each year apply for over 35% of the new insurance issued.

NORTHWESTERN POLICIES are easiest to sell and stay longest in force.

Mortality 60.31%. Interest 4.95%. Expense 10.46%.
AGENTS PROTECTED by enforced No-Brokerage and Anti-Rebate Rules.

 INCOME INSURANCE
 CORPORATION INSURANCE
 PARTNERSHIP INSURANCE

It Will Pay You to Investigate Before Selecting Your Company

 Write to **H. F. NORRIS**, Superintendent of Agencies
 MILWAUKEE, WISCONSIN

 LARGE "DIVIDENDS"
 LOW COST
 SERVICE POLICY

P 539

A MAN ASKED RECENTLY—

"Why is it that the

GERMANIA LIFE INSURANCE COMPANY of New York

is writing so much more business now than it wrote in former years?"

One Reason Is

A NEW WAIVER and ANNUITY CLAUSE

which provides, in case of disability, for the payment of 10% of the face amount of the policy each year during the lifetime of the insured and the payment of the

FULL FACE AMOUNT of the policy to the Beneficiary at the death of the insured.

Another Reason Is

Scores of good life insurance salesmen have learned that the Germania is the company for

MEN WHO WANT TO GROW

If YOU are a man of that type it will pay you to communicate with

T. Louis Hansen, Superintendent of Agencies
 50 Union Square, New York, N. Y.

HOW WOULD YOU

recognize an association brother if you didn't know him personally?

Why by his fraternal pin or button of course.

What! didn't know we have any?

Why certainly!—a rolled gold, circular button or pin—blue border on which is engraved, "THE GREATEST THING IN THE WORLD"—white center engraved with the anchor.

Mighty neat we call 'em.

 Just send 75 cents to **E. M. Ensign, Corresponding Secretary, National Association, 56 Pine St., New York, and you'll get yours by return mail.**

ciation at their monthly meeting. Walker B. Freeman also gave a brief resume of the talk that he delivered before the same student body. Announcement was made that plans were under way to follow up this line of

education with talks once a month to high school students. Plans are also being formulated to hold the association meetings throughout the summer. If possible they will take place in the country and will partake of the nature of a pic-

nic. Richmond banks, through the efforts of this branch, have entered upon an advertising campaign similar to those now being conducted in different parts of the country.

CHARLOTTESVILLE, Va., May 11.—(Special).—In the first talk on life insurance ever delivered before the students of the University of Virginia, Samuel B. Love, president of the Richmond Association of Life Underwriters, yesterday, addressed the economics class on "Savings in Salvage on the Widow." At the end of the address the students quizzed the speaker on points emphasized in the address. Professor Page, head of the economics department, co-operating with the Richmond association, hopes in the near future to establish an insurance course in the University.

Saginaw

A new association has been formed by the life insurance men of Saginaw, Michigan. Meetings will be held monthly and a vigorous campaign is now on to secure members.

Following are the officers: President, F. M. Bullock; vice-presidents, E. A. Loomis and C. R. Smith; secretary-treasurer, O. B. Haller.

San Francisco

Nearly 300 life underwriters and their guests attended the annual outing of the San Francisco association, held recently at Mt. Diabolo Park.

A special train was chartered to take the members to the grounds. The only formal part of the program was a luncheon and a baseball game between two teams composed of over lively solicitors. Aside from these features, impromptu field events, music and dancing were enjoyed. The affair also had its beneficial side in bringing out many men who were not members of the association, but who, because of the good fellowship displayed, are expected to join.

South Bend

The monthly meeting of the South Bend association was held May 1. Eight members were present. A resolution of sympathy was passed upon the recent death of John B. Wright, late secretary of this association. J. C. Romine was elected to fill the vacancy.

A contract was signed at the meeting to start an advertising campaign. One new member was proposed.

The June meeting of this association was held on the 5th.

One of the Best Forms of Insurance ever
devised is the

Equitable's Life Income Policy embodying a New Disability Clause

Under this latest form, if the Insured becomes totally disabled he receives an income for life equal in amount to the income payable to the Beneficiary after his death, any sums thus paid to him being in addition to and in no way reducing the income which the Beneficiary will subsequently receive. It is a form that may fairly be said to sell itself. Insurance salesmen will do well to investigate.

**THE EQUITABLE
LIFE ASSURANCE SOCIETY
OF THE U. S.**

120 Broadway

New York

Satisfied Policyholders

The constant line of applicants
for **ADDITIONAL** insurance in the

JOHN HANCOCK

shows that its members have
GOOD JUDGMENT

**TIE UP WITH THE COMPANY MAKING
SATISFIED AGENTS**



WILLIAM N. COMPTON

General Agent

Metropolitan District

**ST. PAUL BLDG. 220 BROADWAY
NEW YORK, N. Y.**



Founded 1868

Assets
\$35,656,611Capital & Surplus
\$4,504,807Life Insurance in
Force
\$160,659'702

POLICIES THAT SELL

are the new policies issued by the

Pacific Mutual Life Insurance Company

Because they pay Double in case of Death and certain Losses due to Accidents. Every insurer who hears about these policies wants one.

For full information get in touch with our General Agent in your State, with whom good agency connections can be made.

Seven members were in attendance and one new one was elected.

South Dakota

Rev. L. W. Sprague, pastor of the First Congregational Church of Sioux Falls, and Dr. G. G. Cottam, were the speakers at the monthly dinner of the South Dakota association held at the Carpenter, May 20, in Sioux Falls. The occasion was also the anniversary of the birthday of J. K. Cressey, cashier of the Mutual Life who received congratulations from the members of the association. Considerable interest was aroused over the approaching Northwest Congress which a number of members from this association will attend. 28 members were in attendance and 2 new ones were admitted.

South Texas

The regular monthly meeting of the South Texas association was held in Houston, May 6. 20 members were present and 2 new ones were elected.

Round table discussions with regard to selling problems, the best way to present an endowment policy, the use of the ledger account in presenting the increasing cash value of a 20-payment life policy, and leading the prospect's mind away from an unsuitable policy for which he has a prejudice, were the questions which occupied the attention of the meeting.

Spokane

"The Necessity and Importance of Organization," was the burden of a talk by the Rev. F. B. Short at the regular meeting of the Spokane association, April 29. During the talk the speaker paid high tribute to the life man and urged co-operation among them for upbuilding, that they and their work may be more highly appreciated. 30 members were present.

At the regular monthly meeting of the Spokane association the following officers were elected: President, J. A. Reinhardt; vice-president, R. J. Sisson; secretary, T. F. Rhoden; treasurer, H. G. West. The new executive committee is composed of H. Cole Evans, former president of the local association, C. H. McCoy, A. J. Buzard, and Thomas Seward.

Springfield

The Springfield association held its annual banquet on May 11. 70 members and their guests were present.

William King, Missouri State Life, St. Louis; Griffin McCarty, Union Bank of St. Louis; J. J. Gideon, mayor of Springfield; Dr. E. F. James, health commissioner; M. D. Lightfoot, president of the Young Men's Business Club; and Rev. Dr. J. T. Bacon were the speakers for the occasion. W. A. McAlee acted as toastmaster.

As well as all of the local medical examiners, the association had as its guests representatives from the 11 banks of the city. The general theme of the addresses in connection with the publicity features of life insurance, touched on the new bank advertising. This was particularly true of Mr. McCarty's talk which gave some interesting pointers from the pioneer of this feature. Copies of the copy instituted by this bank were given to each member.

3 new members were admitted to the association.

The June meeting of this association was held on the 3rd with an attendance of 14 members. Joseph Taylor spoke of the gathering on "Life Insurance Ethics." Plans were formulated to send 10 of this association's 14 members to the St. Louis Convention, and the Legislative Committee was instructed to make efforts at the coming session of the State Legislature, to secure the passage of more stringent anti-rebate and anti-twisting laws.

Syracuse

Taking for his topic, "Life Insurance as a Profession," Henry E. Johnson, of the Syracuse association addressed that body, May 27, at the regular monthly dinner. The duty of the agent to the prospect, likeness of the agent to the doctor, putting the institution above competition by boosting a policy your prospect may have in another company, and outlining a general policy of constructiveness, were the points brought out in his talk. An open discussion of the features of the address followed.

The various advertising propositions, suggested by National Vice-president Priddy at the last meeting, were discussed at length and the entertainment committee was instructed to arrange for an outing in place of the June meeting. 16 members were present and 9 new ones were elected.

A resolution was also passed putting the association on record as favoring steps to cause Dun's and Bradstreet's to incorporate in their blanks, clauses referring to the amount of corporation or partnership insurance carried by firms on their lists.

Toledo

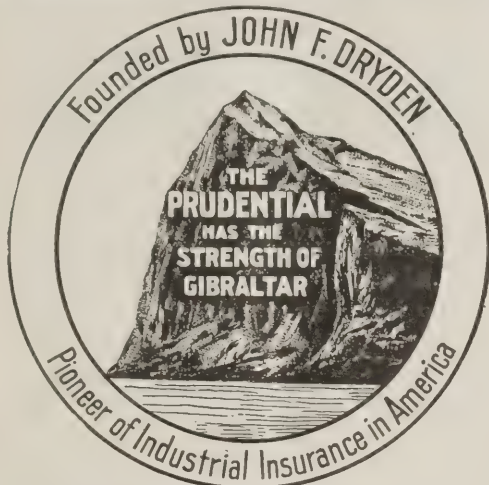
Holding the interest of his audience from the first, D. L. Calkins, manager of the Connecticut Mutual at Cleveland, spoke to the members of the Toledo association at the monthly dinner, held at the Commerce Club, May 8, on "Margin—The Secret of Success."

Margin in duty, he remarked, is the secret of promotion; margin in honesty, the secret of confidence; margin in courtesy, going just a little beyond the requirements; and margin in salesmanship, the secret of power. The best physical condition and keeping in touch with the best of everything is the keynote of this point.

1 new member was admitted and the membership attendance was good.

Prudential Mutualization Means

that the holders of Fourteen Million Policies are the Owners of the Company and that for all time the policyholders will control the Company for their own benefit.



Great has been the work and growth of The Prudential, but greater is its future destiny.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated under the laws of the State of New Jersey
FORREST F. DRYDEN, President **Home Office, Newark, N. J.**

The regular monthly meeting of the Toledo association was held, June 5, at the Commerce Club. It being the next to the last meeting of the season no formal program was carried out, but personal soliciting experiences of various members were related in five minute talks. Many incidents, both amusing and beneficial were brought out.

President Briggs outlined a prospective fall campaign of work, which was adopted enthusiastically, and it decided to make the last meeting of the season an excursion.

Topeka

Probably the most heavily insured man in Topeka, C. B. Merriam, talked to the local association on "The Value of Life Insurance to the Business Man," at the special meeting held at the Commercial Club, recently.

H. O. Garvey explained the reasons for his belief that the ordinary life is generally the best policy.

Utah

Horrors! Bulletins from the front chronicle the fact that the feminists with the aid of oratorical bombs have seized the last line of trenches that the male division of the Utah association have been able to hold. The catastrophe took place at the recent quarterly meeting and luncheon of this association held in the gold room of the Commercial Club of Salt Lake City. These militants not only chose their own president but ran affairs to suit themselves generally.

Shortly after taking the chair as presiding officer, W. G. Farrell, senior past president was seriously shocked by a bomb thrown into the assemblage by Mrs. E. H. Corey. Following a consistent policy of "peace at any price," Mr. Farrell allowed her to have the floor. As a result of the unpreparedness of the male division, the meeting was turned over to the stronger party. Result: Mrs. C. D. Kipp was elected president; Mrs. W. G. Farrell and Mrs. F. C. Hathaway delivered

ÆTNA Life Insurance Co.

OF HARTFORD, CONN.

ISSUES BOTH

**Participating and Non-Participating
Life and Endowment Policies**

Also Non-Participating Term Policies

Agents will find that the policies of this Company cover a wider range and provide greater benefits than others, and are therefore easiest to sell.

Experienced and successful men, also successful men without life insurance experience, may find satisfactory opportunity with the ÆTNA LIFE. Address:

**FRANK BUSHNELL, Agency Secretary,
HARTFORD, CONN.**

addresses: Mrs. G. D. Alder sang "Women, Women Arise and Rule;" and Mrs. E. W. Downing delivered a recitation.

SALT LAKE CITY, UTAH, June 4.—(*Special*).—Members of the Utah Association of Life Underwriters spiked the cannon of dull care, yesterday afternoon, by going out to Alderwood, the wild and beautiful country home of Member and Mrs. George D. Alder. They not only spiked dull care's cannon, but they blacked dull care's eye, smashed his heathenish nose and sent him howling into oblivion.

It is certainly a live bunch of live wires that comprise the membership of the Utah Association, and from the time they got to Alderwood, with their wives and daughters, early in the afternoon, until they left, late in the evening, there was something doing constantly, and it was something worth doing. Business? No. It was play, all of it. There is no foundation in fact for the statement, if it was ever made, that life insurance men can't play; and when life insurance men play with life insurance men, as they played at Alderwood, forgetting entirely competition, and remembering only that life is sweet and time fleeting, and that theirs is the greatest profession ever chosen by man for his life's work, then, indeed, is dull care dead.

Music and dancing, picnic under the trees where every good thing of earth was temptingly spread, fun and frolic; and, as the shades of evening began to gather the huge bonfire around which yarns were spun, jokes and nuts cracked,—but say, there's a five thousand dollar application waiting for the writer now; so let us close with the statement that all these things mentioned blended in this one perfect day.

Western Massachusetts

In the absence of Superintendent Hardison, Deputy Superintendent H. L. Peabody, read the paper prepared by the superintendent, at the monthly meeting and banquet of the

Representing

THE MUTUAL LIFE

INSURANCE CO. OF NEW YORK

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 Nassau Street, New York, N. Y.

Busy! Busy! BUSY!

Great days, these, for life insurance. The public is buying with unprecedented freedom. Our representatives are getting a most liberal share. Delivered business far ahead of last year to date. Prosperous Field!—Satisfied Home Office!

Contributing causes: Unexcelled policy contracts, enviable low cost, high reputation of Company, strong backing of Field by Home Office, excellent Field magazine, and fraternal relations between Home Office and Field.

Occasionally we have a General Agency opportunity.

JOSEPH C. BEHAN, Superintendent of Agencies

Massachusetts Mutual Life Insurance Company

Springfield, Massachusetts

Incorporated 1851

Western Massachusetts association, held May 25, at the Worthy, in Springfield.

Deputy Peabody likened life insurance to a ship starting out of port—a ship aboard which is a man who knows all the charts and lights, guiding her course while the passengers sleep in peace, secure in the knowledge of their safety. Mr. Peabody then went on to explain the intricacy of the work of the department and how efficient co-operation could help.

W. W. McClench, president of the Massachusetts Mutual, was another speaker of the evening. Mr. McClench began by eulogizing Superintendent Hardison, then went on to say that of late, he, himself, had had a great deal to do with a federation of charities which more than ever had impressed him of the need and value of life insurance. The underwriters can be happy, he said, in the consciousness that they are pursuing a great purpose.

Following the first speaker, Dr. A. R. Rice, a veteran medical examiner of the city, told of the various experiences of his 55 years of work. 90 members were present at the dinner.

Wichita

National Vice-President J. Henry Johnson proved his value as a speaker at the monthly meeting of the Wichita association, May 6. Outlining the needs of the association, enumerating the benefits already received, and affirming that the balance may be secured by co-operation, Mr. Johnson stated that the time for animosity between agents had passed. Three great associations have all had a marked effect upon the ethics of the profession; the American Life, the Presidents', and the National Association, and they have gone far in their efforts. Life insurance, he said, is today sold on its merits as never before.

The speaker then told of the co-operative work of the National and Canadian Associations and how the elimination

of the 80 cent tax that had originally been a part of the income tax, had been secured. In concluding, he dwelt upon the great difference in the percentages of property insured against fire and lives against death, and urged earnest effort to increase the membership.

Following the first speaker, ex-Commissioner Lasater, of Oklahoma, spoke forcibly in favor of securing the membership of every man who carries a rate book, and told of the rapidly increasing appreciation of the banks in regard to insurance.

Williamsport

The election of National President Woods, upon his own request, to membership in the Williamsport association was the noteworthy event of the monthly meeting and dinner held May 8, at the Henry House.

Following this a resolution for the adoption of certain principles was passed. The resolution was in the form of an agreement against twisting, rebating, falsifying with regard to another company, discouraging unfair competition, advocating the giving of correct information about policies, that competition shall end with the application, agreeing that all members shall use their best judgment in serving the insuring public, and that all charges against another agent or company should be brought to the attention of the executive committee.

Youngstown

The largest meeting ever held by the Youngstown association took place May 16, following a dinner at the Y. M. C. A. The guests of the evening were National President Woods; Wells L. Griswold, trust officer of the Dollar Savings and Trust Company; W. M. Duff, former president of the Pittsburgh association; the Hon. A. O. Fleming, the principals of the two local high schools, and a delegation of insurance

AMERICAN CENTRAL LIFE

Insurance Co.

INDIANAPOLIS, IND.
Established 1899

HERBERT M. WOOLLEN
PRESIDENT

New England Mutual Life Insurance Company

BOSTON, MASSACHUSETTS.

Chartered 1835.

ALFRED D. FOSTER, President

Financial Statement, January 1, 1916

Assets	-	\$74,274,980.68
Liabilities	-	69,154,791.00
Surplus	-	\$5,120,189.68

For Policyholders and for Agents
THE NEW ENGLAND MUTUAL
is the Company of
SUPERIOR SERVICE

GLOVER S. HASTINGS, Superintendent of Agencies

men from Warren. Mr. Woods opened the talks with an address on "The Life Insurance Salesman of the Future." The time is not far off, the speaker told his hearers, when the typical life insurance salesman will be a man of higher education, preferably a college graduate. This is for the best, he maintained, for the body of the country's policyholders know nothing of the concern in which they are insured but through the salesman, so necessarily he must be educated and of a high moral order. Any person can sell a policy to the man who wants one, but, he said, it takes a keen man to fit the policy to the prospect's needs.

Preceding the National President's address Mr. Duff spoke on the work of the National Association.

The delegation from Warren was so enthused by the proceedings of the evening that a movement is in operation to form an association there and affiliate with the National Association. R. L. Hartzell, president of the Youngstown association will address them at their initial meeting.

YOUNGSTOWN, O., May 16 (Special).—Edward A. Woods, president of the National Association of Life Insurance Underwriters, today, addressed the pupils of the Rayen and South high schools of this city on "Thrift." Tonight he will be the guest of honor at a dinner given by the local association.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912

Of *Life Association News* published monthly at New York, N. Y., for April 1, 1916. State of New York, County of New York.

Before me, a Notary Public in and for the State and county aforesaid, personally appeared Everett M. Ensign, who, having been duly sworn according to law, deposes and says that

he is the Editor of the *Life Association News* and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, Everett M. Ensign, 56 Pine St., New York, N. Y.; editor, Everett M. Ensign, 56 Pine St., New York, N. Y.; managing editor, Everett M. Ensign, 56 Pine St., New York, N. Y.; business manager, Everett M. Ensign, 56 Pine St., New York, N. Y.

2. That the owners are: The National Association of Life Underwriters (Unincorporated—a voluntary association). 5,000 members. Address, 56 Pine Street, New York, N. Y. Officers: Edward A. Woods, president, Frick Bldg., Pittsburgh, Pa.; Lawrence Priddy, vice-president, 149 Broadway, New York, N. Y.; J. Henry Johnson, vice-president, Colcord Bldg., Oklahoma City, Okla.; W. Lyle Reid, vice-president, Sun Life Assurance Co., Ottawa, Can.; A. C. Larson, secretary, Washington Bldg., Madison, Wis.; Everett M. Ensign, corresponding secretary, 56 Pine Street, New York, N. Y.; H. Wibirt Spence, treasurer, Penobscot Bldg., Detroit, Mich.; John Newton Russell, Jr., chairman executive committee, Pacific Mutual Bldg., Los Angeles, Cal.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of the total amount of bonds, mortgages, or other securities, are none.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary

(Continued on page 30)

The Extra Inches

Garfield is credited with having said: "It is not the six feet that make a man tall, but the extra two or three inches above the average."

The "extra inches" above the average likewise determine the measure of the success of any institution.

It is the extra 1½% interest realized, over and above the average rate of the combined earnings of all the great Life Insurance Companies that gives the *Union Central* its high standing.

The extra interest above the average earned by the *Union Central Life* during the single year of 1915, amounted to \$1,586,417.51.

It is the "extra millions" of interest earned that enables the Company to continually increase its *service* and maintain its *low net cost* record.

For concrete illustration, ask any *Union Central* policy holder or agent, or address Allan Waters, Sup't of Agents.

The Union Central Life Insurance Co.
Cincinnati, O.

Jesse R. Clark, Pres.

Fiftieth Year
1867-1916



(Continued from page 29)

relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

(Signed) EVERETT M. ENSIGN,
Editor, manager, and publisher.

Sworn to and subscribed before me this 1st day of April, 1916.

(Seal) L. WHITNEY SEARLE,
Notary Public, Kings County.

Certificate filed in New York and Westchester Counties.
(My commission expires March 30, 1918.)

Metropolitan Life Insurance Company

(Incorporated by the State of New York.)

THE COMPANY OF the People BY the People FOR the People

PROOF OF PUBLIC CONFIDENCE

This Company, although it operates only in the United States and Canada, has more insurance in force than any other life insurance company in the world.

The number of policies in force is greater than that of any other company in America, greater than all the regular life insurance companies put together (less one), and can only be appreciated by comparison. It is a number considerably in excess of the combined population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Baltimore, Cincinnati, Pittsburgh, San Francisco and Kansas City.

SIGNIFICANT FACTS

This Company's Policy claims paid in 1915 average one claim for every 45 seconds of each business day of eight hours and in amount \$242.01 a minute.

The Daily Average of the Company's Business During 1915

639	per day in number of Claims Paid.	\$326,616.59	per day in Payments to Policyholders and addition to Reserve.
9,175	per day in number of Policies issued and revived.	\$146,602.49	per day in increase of Assets.
\$1,956,438.00	per day in New Insurance issued, revived and increased.	Insurance in Force	\$3,196,491,344.00

Full particulars regarding the plans of the Metropolitan may be obtained of its Agents in all the principal cities in the United States and Canada, or at its

Home Office: 1 MADISON AVE., NEW YORK

THE LYONS PUBLISHING COMPANY

Printers and Publishers
of Private Editions

105 WEST FORTIETH STREET

NEW YORK CITY

**AGENTS WHO REPRESENT
THE
PENN MUTUAL
LIFE INSURANCE COMPANY
OF PHILADELPHIA**

HAVE AN INSURANCE CONTRACT
TO PRESENT WHICH IN THE SUM
OF ALL ITS BENEFITS IS UNSURPASSED
IT IS BEST NOT JUST ONE WAY

BUT BEST ALL WAYS

AND ALWAYS

BACK OF IT IS A SIXTY-SEVEN YEAR
REPUTATION FOR FAIR DEALING
WITH ALL ITS POLICYHOLDERS WHETHER
CONTINUING, WITHDRAWING, MATURING
OR DYING

**Capitol Life Insurance Company
DENVER, COLORADO**

THOS. F. DALY, President

Gross Assets - - - - - \$1,885,010.71
Surplus to Policyholders - - - 250,266.46
Insurance in Force - - - - 18,087,121.00

**Good agents wanted in unoccupied territory
PROGRESSIVE COMPANY**

**SECURITY MUTUAL LIFE
INSURANCE COMPANY**

Binghamton, N. Y.

Offers to men able to produce business first-
class territory, with direct contract providing
liberal compensation.

For particulars address

C. H. JACKSON, Supt. of Agencies

1865 FIFTY-ONE YEARS OLD 1916

**The Provident Life and Trust
Company of Philadelphia**

"Business-Life" Insurance

Write for Leaflet

1865 LOWEST MORTALITY 1916

Fourth and Chestnut Sts., Philadelphia

**Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER**

Men capable not only of writing applications but
of collecting the premiums, are always welcome to
our forces and can be advantageously placed.

Union Mutual Life Insurance Co.

PORTLAND, MAINE

ARTHUR L. BATES, President

Address: ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

1850

1915

**The United States Life
Insurance Company**

In the City of New York Issues Guaranteed Contracts

JOHN P. MUNN, M.D.,
President
Finance Committee
Clarence H. Kelsey
Pres. Title Guarantee
and Trust Co.
William H. Porter
Pres. Chem. Nat. Bank
Edward Townsend
Pres. Importers and
Traders' Nat. Bank

Good men, whether experienced in
life insurance or not, may make
direct contracts with this Company,
for a limited territory if desired,
and secure for themselves, in addition
to first year's commission, a renewal
interest insuring an income for the
future. Address the Company at its
Home Office, No. 277 Broadway,
New York City.

Agency Organizer

If you are ambitious to enter
organization work and can show
a clean record as a successful
producer, write us giving your
life insurance experience.

**The Franklin Life Insurance Co.
Springfield, Ill.**

GOOD work is recognized by this Company. Men with their future before them should listen. If you wish a place where you can grow, where the Home Office knows first hand what you are doing and what your ambition is, if this hits you, think it over—then act.

Pittsburgh Life and Trust Co.

Home Office, Pittsburgh, Pa.

W. C. BALDWIN
President

HOWARD S. SUTPHEN
Vice President & Manager of Agencies

THE METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK

Chartered 1874.

Home Office 47 Cedar St., New York

An old and well established company, progressive and up to date in its methods.

Its **PERSONAL ACCIDENT AND HEALTH** Contracts

are easy to sell. They are superior to those of other companies.

E. H. WINSLOW, President

Reliable and Energetic Agents Wanted

Organized 1871 LIFE INSURANCE COMPANY OF VIRGINIA

Richmond, Virginia.

OLDEST LARGEST STRONGEST
Southern Life Insurance Company.

Issues the most liberal forms of Ordinary Policies from \$1,000.00 to \$50,000.00, with premiums payable annually, semi-annually and quarterly, and Industrial Policies from \$12.50 to \$1,000.00 with premiums payable weekly.

Condition on December 31, 1915:

Assets.....	\$ 12,629,857.65
Liabilities.....	10,818,731.99
Capital & Surplus.....	1,811,125.66
Insurance in Force.....	104,822,701.00
Payments to Policyholders since Organization.....	16,811,250.99
Is Paying its Policyholders OVER.....	1,350,000.00 annually.

Good territory for live Agents.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefit to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381 including dividends of

\$602,721

The insurance in force was increased by \$4,766,740 and is now

\$125,660,173

For Agency apply to

GEORGE W. MURRAY, Supt. of Agents

256 Broadway

New York, N. Y.

Build Your Own Business



under our direct general agency contract. Our Policies provide for:

**DOUBLE INDEMNITY
DISABILITY BENEFITS,
REDUCING PREMIUMS**

See the new low Rates.

John F. Roche, Vice-President.

Organized 1850

**The Manhattan Life
Insurance Co., 66 Broadway, New York**

Warm Personal Interest

That describes the happy relation existing between the Fidelity and its Field Men, and explains why both are forging ahead. Maybe you could reach a higher success in that atmosphere. Write to—

The Fidelity Mutual Life INSURANCE COMPANY

WALTER LE MAR TALBOT, Pres. PHILADELPHIA, PA.

*Desirable openings in good territory for the
right men*

Ambitious, productive and trustworthy
Life Agents may be benefited by
corresponding with the

Berkshire Life Insurance Company of Pittsfield, Mass.

Inc. 1851

New policies with modern provisions.
Attractive literature.

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